

Dear

With several federal tax law changes taking effect on January 1, 2026, many donors are exploring ways to maximize their 2025 charitable tax benefits while still supporting the organizations they care about in the years ahead. One option receiving strong attention from financial advisors is the use of a Donor Advised Fund (DAF).

Why consider “stacking” your 2025 giving in a DAF?

By making a larger charitable contribution into a DAF before December 31, 2025, donors may be able to:

- Take advantage of the current 2025 tax rules, which are more favorable for some itemizing donors.
- Receive an immediate tax deduction for the full amount contributed this year.
- Continue granting to nonprofits over time, maintaining or even increasing support in 2026 and beyond—even if the new tax rules reduce your ability to deduct future gifts.
- Smooth out your giving, allowing you to keep your annual support consistent without being constrained by year-to-year tax changes.

How it works:

- 1) Make a tax-deductible gift to your DAF before December 31, 2025.
- 2) Claim the full allowable deduction on your 2025 tax return.
- 3) Recommend grants from your DAF to your favorite nonprofits at your own pace in 2026, 2027, and beyond.

As always, we encourage donors to consult with a qualified tax advisor to determine whether this strategy fits their personal financial and philanthropic goals.

Thank you for the care, thoughtfulness, and generosity you bring to our community. Your commitment ensures that local nonprofits remain strong—no matter how the tax landscape changes.

With appreciation,

Zack Terakedis
Executive Director