

# MAXIMIZE YOUR IMPACT, MINIMIZE YOUR TAXES

Where generosity meets strategy

**Thoughtful planning can transform** your charitable giving into a powerful win-win. The right gift strategy not only advances our mission—it can also provide you with valuable tax benefits, income opportunities, and the satisfaction of making a lasting difference. Whether you’re looking to support us today or leave a legacy for tomorrow, these giving options offer flexible ways to maximize your impact while meeting your financial goals.

*Always consult with a tax professional to see what strategy is most effective for you.*

*Did you know? Colorado residents may be eligible for the Child Care Contribution Tax Credit (CCTC), which provides a 50% tax credit on qualifying charitable contributions. This includes some NEW Donor Advised Funds established with the VVF. For example, a \$1,000 contribution could generate a \$500 Colorado state tax credit in addition to your federal charitable deduction.*

GIFTS THAT HELP NOW	OUTRIGHT GIFTS	IRA CHARITABLE ROLLOVER	DONOR ADVISED FUNDS
Put your philanthropy to work right away—fueling programs, strengthening families, and responding to urgent needs in our community	<p>Make a gift of cash or assets such as stocks, bonds, crypto, and real estate, or make gifts from Donor Advised Funds (DAFs) and Foundations</p> <ul style="list-style-type: none"> <li>Income tax deduction</li> <li>Capital gains tax exclusion on donated appreciated assets</li> <li>Gifts from DAFs and Foundations can fulfill required annual distributions</li> <li>Gifts to Youth Power and Eagle River Valley Childcare may qualify for Colorado Child Care Contribution Tax Credit (CCTC)</li> </ul>	<p>Transfer IRA funds directly to charity without paying income tax</p> <ul style="list-style-type: none"> <li>Tax -free direct transfers for donors age 70½ or older</li> <li>Counts toward Required Minimum Distribution (RMD)</li> <li>Annual limit of \$111,000 per person in 2026</li> </ul>	<p>Establish a charitable fund that lets you give now and recommend grants to charities over time</p> <ul style="list-style-type: none"> <li>Tax deduction in year of gift</li> <li>Contributions can grow tax-free through investment</li> <li>Flexibility to support multiple charities over time</li> <li>VVF handles all administrative and grant-making duties</li> <li>Capital gains tax exclusion on donated appreciated assets</li> </ul>
GIFTS THAT HELP LATER	BEQUEST IN WILL OR TRUST	RETIREMENT PLAN BENEFICIARY	LIFE INSURANCE
Make a meaningful future impact while prioritizing loved ones today	<p>Name a charity as a beneficiary of all or part of a will or trust</p> <ul style="list-style-type: none"> <li>Retain control and use of assets during donor’s lifetime</li> <li>Provide for family first, charity receives remainder</li> <li>Estate tax charitable deduction</li> <li>Can be modified during lifetime if needed</li> </ul>	<p>Name a charity as a beneficiary of all or part of the plan</p> <ul style="list-style-type: none"> <li>Assets pass directly to charity tax-free</li> <li>Charity avoids income tax (which heirs would pay)</li> <li>Estate tax deduction for charitable portion</li> <li>Preserves other assets for family</li> </ul>	<p>Donate a new or existing life insurance policy by naming charity as owner and beneficiary of all or part of the policy</p> <ul style="list-style-type: none"> <li>Create a significant future gift at relatively low cost</li> <li>Income tax deduction for cash value of existing policy</li> <li>Tax deduction for premium payments on donated policies</li> <li>Estate tax savings</li> </ul>
GIFTS THAT PAY INCOME	CHARITABLE GIFT ANNUITY	CHARITABLE REMAINDER ANNUITY TRUST	
Make a meaningful charitable contribution while receiving dependable payments for life or a set period of time	<p>Make a gift and receive fixed annual payments for life</p> <ul style="list-style-type: none"> <li>Guaranteed fixed income for life</li> <li>Partial income tax deduction in year of gift</li> <li>Portion of each payment is tax-free</li> <li>Capital gains tax exclusion on donated appreciated assets</li> </ul>	<p>Create a trust that pays the donor a fixed annual amount for life or up to 20 years, with remainder going to charity</p> <ul style="list-style-type: none"> <li>Fixed annual income</li> <li>Immediate partial income tax deduction</li> <li>Trust sells appreciated assets with no capital gains tax</li> <li>Estate tax savings</li> <li>Flexibility to support one or multiple charities</li> </ul>	

Interested in learning more? Contact Vice President of Philanthropy [Peter Barclay](mailto:pbarclay@vvf.org) at [pbarclay@vvf.org](mailto:pbarclay@vvf.org).