

ASSET STRATEGY

Helping You Create, Manage, Protect, & Distribute Wealth®

2025

CHARITABLE WEALTH PLANNING



Table of Contents

| | |
|---------|---|
| Page 1 | Cover |
| Page 2 | Table of Contents |
| Page 3 | Introduction |
| Page 4 | Charitable Wealth Planning Table |
| Page 5 | Charitable Trusts |
| Page 6 | Charitable Trusts (<i>continued</i>) |
| Page 7 | Donor-Advised Funds (<i>DAF</i>) |
| Page 8 | Private Family Foundations |
| Page 9 | Conservation Easements |
| Page 10 | Gifts of Securities or Real Estate |
| Page 11 | QCDs From IRAs |
| Page 12 | Bunching Deductions / Charitable Clumping |
| Page 13 | Charitable Planning with Life Insurance |
| Page 14 | Contact Information & Disclosures |



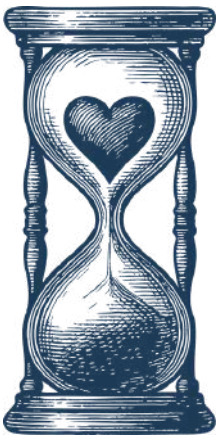
Introduction

Charitable wealth planning is a strategic approach that integrates your philanthropic aspirations with your financial and estate planning.

The goal of charitable wealth planning is to maximize the impact of charitable contributions while also optimizing your tax benefits and ensuring the your financial goals are met.

Why do it?
 It can unlock tax benefits like:

- **Income deductions**
- **Capital gains avoidance**
- **Estate tax reduction**



2025 is a pivotal year. Legislation passed in 2025 brings changes that start in 2026... *new deduction floors, caps, and above-the-line rules for non-itemizers.*

Some current strategies may become less effective if you start them in 2026. 2025 may be the window to act: **accelerate giving, establish structures, and preserve favorable treatment before constraints begin.**

Charitable Wealth Planning Table

| Charitable Giving Vehicle | % AGI Limit For Cash Donations | % AGI Limit For Appreciated Securities | Carried Forward For Up To 5 Years? | Notes For Each |
|---|--------------------------------|--|------------------------------------|---|
| Charitable Remainder Trusts (CRTs) | 60% | 30% | Yes | Subject to AGI limits: 60% for cash; 30% for appreciated assets. |
| Charitable Remainder Annuity Trusts (CRATs) | 60% | 30% | Yes | Fixed annuity payout; remainder to charity must be $\geq 10\%$. |
| Charitable Remainder Unitrusts (CRUTs) | 60% | 30% | Yes | Variable payout (<i>percentage of annual trust value</i>); allows later contributions. |
| Charitable Lead Trusts (CLTs) | N/A | N/A | No | No immediate income tax deduction; offers estate and gift tax benefits. |
| Donor-Advised Funds (DAFs) | 60% | 30% | Yes | Deduct cash up to 60% of AGI; appreciated assets up to 30%. |
| Private Family Foundations (Non-Operating) | 30% | 20% | Yes | Lower AGI limits: 30% for cash; 20% for appreciated assets. For non-publicly traded assets, the deduction is limited to the cost basis, not FMV. |
| Private Family Foundations (Operating) | 60% | 30% | Yes | Operate own programs (<i>e.g., museums</i>); AGI limits: 60% for cash; 30% for appreciated assets. |
| Conservation Easements | 50% | N/A | Yes (up to 15 years) | Deduct up to 50% of AGI; up to 100% for qualified farmers/ranchers. Deductions disallowed if exceeding 2.5 times the partner's/shareholder's basis. |
| Gifts of Appreciated Securities or Real Estate | 60% (public charity) | 30% (public charity) | Yes | Public charities: deduct fair market value up to 30% of AGI; private foundations: up to 20%. For private foundations, the deduction for non-publicly traded assets is limited to the cost basis, not FMV. |
| Qualified Charitable Distributions (QCDs) from IRAs | N/A | N/A | No | In 2025, individuals 70½+ can donate up to \$108,000 directly from IRAs; a one-time \$54,000 to fund split-interest entities. |
| Bunching Deductions / Charitable Clumping | Varies | Varies | N/A | Combine multiple years' donations into one to exceed standard deduction, maximizing itemized deductions. |
| Charitable Planning with Life Insurance | 60% | 30% | Yes | Must irrevocably transfer policy (<i>all incidents of ownership</i>); deduction limited to policy value (<i>cash value or interpolated reserve</i>). |

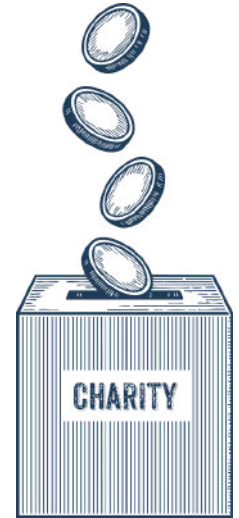
Charitable Trusts — I.R.C. § 664

Overview

Charitable trusts are legal arrangements that allow you (*the donor*) to support charitable causes while also realizing personal financial benefits. These trusts can provide income to beneficiaries, permit favorable tax treatment, and enable a legacy gift to charity.

There are several types, each with different goals.

- 1) Charitable Remainder Trusts (CRTs)
- 2) Charitable Remainder Annuity Trusts (CRATs)
- 3) Charitable Remainder Unitrusts (CRUTs)
 - Net Income with Makeup CRUTs (NIMCRUTs)
 - Net Income CRUTs (NICRUTs)
- 4) Charitable Lead Trusts (CLTs)
 - Charitable Lead Annuity Trusts (CLATs)
 - Charitable Lead Unitrusts (CLUTs)



1 Charitable Remainder Trusts (CRTs)

A Charitable Remainder Trusts is an irrevocable trust where you would transfer assets into it.

For a term of years or for life (*up to 20 years*), **income is paid to non-charitable beneficiaries (often the donor or heirs)**. And, at the end of that term, the remaining assets go to one or more qualified charities.

When a donor contributes appreciated assets to a CRT, **the trust may sell those assets without triggering immediate capital gains tax**. The donor also can take an **income tax deduction** at the time of funding, reflecting the present value of the remainder interest destined for charity.

- **Must be at least 10 % of the net fair market value of all property placed into the trust.**

2 Charitable Remainder Annuity Trusts (CRATs)

A CRAT is a specific type of Charitable Remainder Trust that pays a **fixed dollar amount each year** to beneficiaries. The payment is set at the trust's inception and does not vary with investment performance. **After the term ends, whatever remains passes to charity.**

CRATs are ideal when a donor prefers **predictable** and **stable income**. However, payments cannot vary, so they do come with inflationary risk. Furthermore, once it has been established, you cannot add further assets into the CRAT. Like all charitable trusts, it is irrevocable.

- **Must be between 5% and 50% of the initial net fair market value of the property placed into the trust.**

Charitable Trusts — I.R.C. § 664 (continued)

3

Charitable Remainder Unitrusts (CRUTs)

A Charitable Remainder Unitrust allows more income flexibility than a CRAT, where the trust pays beneficiaries a **fixed percentage of the trust's net fair market value each year**. Annual revaluation of the trust's value causes the income payments to fluctuate according to investment performance.

Donors with appreciated assets who are looking for both a charitable gift and an income stream often choose a CRUT. The variable payment structure aligns the donor's income with trust performance.

- **Payout percentage must be at least 5% and not more than 50% of trust value (valued annually).**

Net Income with Makeup CRUTs (NIMCRUTs)

A NIMCRUT allows payments **equal to the lesser of the fixed percentage or the actual net income of the trust**. In years when the trust's income is below the fixed percentage, the unpaid portion can be carried forward (*the "makeup" provision*) and paid later if income is high.

This structure benefits donors who expect fluctuating income from trust assets.

For example, if a NIMCRUT is funded with \$1M and has a 5% payout, but only \$30K in income arises in year one, then only \$30K is distributed and a \$20K shortfall is tracked. If in year two the trust earns \$70K, it may distribute \$50K plus the prior \$20K shortfall (total \$70K).

Net Income CRUTs (NICRUTs)

A NICRUT pays the lesser of the fixed percentage or the actual net income each year but **doesn't include a makeup provision**.

So, if income is low in a year, the beneficiary receives only what the trust earns. This helps preserve principal when income is weak. NICRUTs are useful when the trust is funded with assets that produce little current income (*for example, non-dividend stock*). The downside is the variability and unpredictability of distributions.

For example, you fund a NICRUT with \$1M and set a 5% payout. In year one, net income is \$30K, so the trust distributes \$30K (short of \$20K). In year two, net income is \$70K. Because NICRUTs pay only the lesser of income or the fixed amount, the trust distributes \$50K (the full 5%), without making up the prior shortfall.

4

Charitable Lead Trusts (CLTs)

A Charitable Lead Trust reverses the flow of a Charitable Remainder Trust. In a CLT, **income is paid first to one or more charities for a term. At the end of that term, the remaining trust principal is distributed to non-charitable beneficiaries, such as heirs.**

CLTs are valued when you want to support charity now but ultimately transfer assets to your family.

The two types of CLTs are:

1. **Charitable Lead Annuity Trust (CLAT):** pays a fixed annual amount to the charity.
2. **Charitable Lead Unitrust (CLUT):** pays an amount based on a fixed percentage of the trust's value, which may rise or fall with performance.

Since the charitable upside and remainder benefit to heirs can be optimized, CLTs are used in advanced estate planning. However, you must exercise caution when modeling interest rates, growth expectations, and tax assumptions.

- **There is no IRS-statutory minimum or maximum payout percentage for CLTs.**

Donor-Advised Funds (DAF) — I.R.C. § 4966(d)(2)

Overview

A Donor-Advised Fund (DAF) is a philanthropic vehicle that enables you, your family, or your organization to **make charitable contributions, receive immediate tax benefits, and recommend grants** from the fund over time to your specific chosen charities.

It functions similarly to a dedicated charitable investment account established for the sole purpose of supporting charitable organizations.

This charitable giving strategy builds income and allows you to pursue your philanthropic endeavors while simultaneously providing for your living necessities.

- **You can deduct contributions to a DAF up to 60% of your AGI for 2025.**

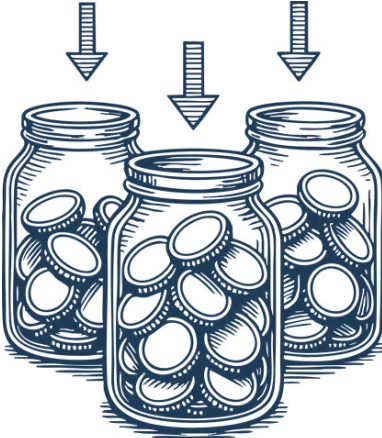
Here's How a DAF Works

| | |
|-------------------------------|---|
| 1) Donate | First, you make an irrevocable gift into the DAF. That gift can include cash, real estate, stocks, certain collectibles, crypto (<i>if accepted</i>), private business interests, or other eligible assets. Note: not all sponsoring organizations accept every type of asset. |
| 2) Tax Deduction | In the year you donate, you can claim a deduction based on the asset's fair market value, subject to IRS limits. For cash gifts, the limit is 60% of AGI in 2025. For appreciated noncash property, the limit is generally 30% of AGI. |
| 3) Gift Grows Tax-Free | The sponsoring organization invests your donated assets. A tax-exempt entity holds them, so growth (<i>capital gains, dividends, etc.</i>) is tax-free. This allows your gift to potentially expand over time. |
| 4) Recommend Grants | You retain advisory privileges to recommend which IRS-qualified public charities receive grants and when. Though you advise, the sponsoring organization has final legal control. Certain distributions that violate IRS rules may trigger excise taxes on either the sponsoring organization or the fund managers for what are considered "taxable distributions." |

Overall, a DAF is a flexible financial gifting tool because you receive the **immediate tax benefit**, you let your money grow, and then **you decide the timing and recipients of grants**. They're attractive when you want to keep flexibility in your giving.

So, let's say for example, you receive a windfall or have a big giving target in one year... You can front-load the donations into the DAF, take your deduction, and then distribute over time. If you hold appreciated assets, a DAF lets you give them directly and avoid capital gains taxes.

Keep in mind that **once you donate, you can't reclaim the assets**. The sponsoring organization has final legal authority, so you don't have absolute control. Also, DAFs may charge administrative or investment fees.



Private Family Foundations — I.R.C. § 501(c)(3) & 509(a)



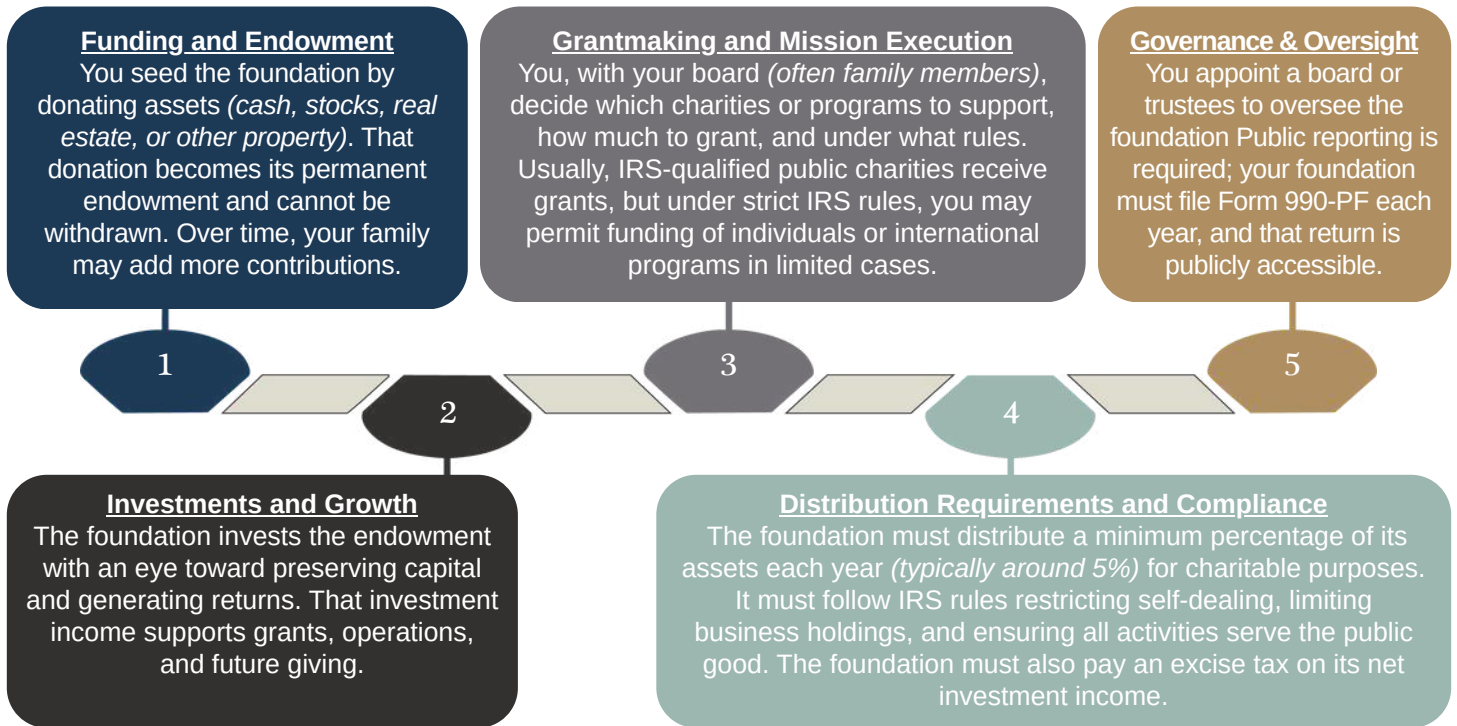
Overview

A Private Family Foundation (*PFF*) is a type of **nonprofit organization** or trust established and funded by an individual or family to support charitable activities.

Unlike public charities, private family foundations typically rely on a single primary source of funding, often an endowment from the founding family. The structure of a Private Family Foundation allows you and your family to maintain significant control over the foundation’s operations and philanthropic endeavors.

- **Cash contributions are deductible up to 30% of your AGI.**
- **Contributions of long-term appreciated (*capital gain*) property to a private foundation are limited to 20% of your AGI.**
- **Must distribute at least 5% of the average value of its non-charitable use assets annually (*minimum distribution requirement*).**

Here’s How a Private Family Foundation Works



A private family foundation gives you **lasting control over your charitable giving**, so you can turn your values into impact, involve future generations, and direct grantmaking according to your vision. But it does require responsibility: *accountability, public reporting, required payouts, legal limits, and ongoing costs*. Poor governance, compliance lapses, or bad investment decisions can lead to penalties or loss of tax benefits.

Conservation Easements — I.R.C. § 170(h)

Overview

A conservation easement is a voluntary, legally binding agreement between a landowner and a qualified organization, such as a land trust or government agency. **It restricts certain uses or development of the property to protect its conservation value**, such as scenic views, farmland, wildlife habitats, or historical landmarks. You retain ownership and can continue to use the land within the limits of the easement.

You may consider a conservation easement if you own property with ecological, scenic, or historic importance, operate agricultural land, or want to ensure that your land remains undeveloped for future generations. **They may reduce estate taxes by lowering the taxable value of the land while preserving its character.**

- **Deduction limited to 50% of AGI, or 100% for qualified farmers/ranchers under specified conditions.**
- **15-year carryforward allowed for unused deductions.**
- **Syndicated/conduit structures via partnerships or S Corps that claimed deductions exceeding 2.5x the donor's relevant basis may be disallowed or require special reporting under new final regulations.**

Here's How a Conservation Easement Works

| Traditional | Syndicated |
|--|--|
| <p>In a traditional conservation easement, you work directly with a land trust or government agency.</p> <p>Together, you determine the conservation goals, document the property's current condition, and outline permitted uses and restrictions.</p> <p>A qualified appraiser determines the value of the easement based on the difference between the property's fair market value before and after the restrictions. The easement is then recorded permanently in local land records, and the organization monitors it to ensure compliance.</p> | <p>A syndicated conservation easement follows a different model... In these arrangements, promoters place land into a partnership or LLC, grant a conservation easement on the property, and sell partnership interests to investors. Those investors then claim charitable deductions that are often several times larger than their actual investment.</p> <p>The IRS considers many of these deals abusive because they frequently rely on inflated appraisals and questionable valuations. Syndicated easements have been identified as listed transactions that must be disclosed to the IRS.</p> |



The IRS closely examines **all** conservation easements, and syndicated versions face the most scrutiny. If your deduction is inflated or based on a weak appraisal, it can be denied and lead to penalties or an audit.

Even legitimate easements must be carefully documented and valued, as errors or noncompliance can still trigger IRS review.

Overall, conservation easements can **preserve land and provide valuable tax benefits**, but they demand care, transparency, and expert guidance. Whether you pursue a traditional or syndicated version, expect close scrutiny, follow the law carefully, and consult qualified tax and legal professionals before proceeding.

Gifts of Securities or Real Estate — I.R.C. § 170(c)

Overview

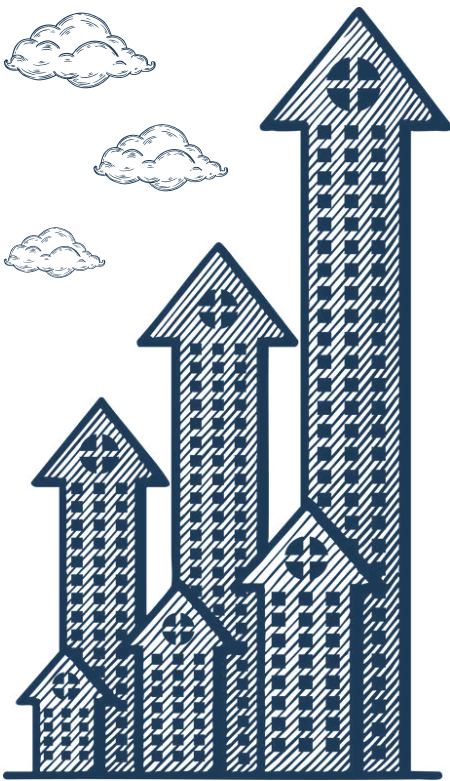
Gifting appreciated securities or real estate is a powerful charitable strategy that allows you to support meaningful causes while **reducing taxes**.

If you donate your assets, such as stocks, mutual funds, or real estate that have increased in value, you may claim a charitable deduction for their fair market value and avoid the capital gains taxes that would apply if you sold them first. **This approach lets you give more to charity at a lower cost.**

It is most beneficial for individuals who have owned appreciated assets for more than one year, hold concentrated investment positions, or wish to **reduce the size of their taxable estate**. By transferring these assets directly, you can fulfill philanthropic goals, improve tax efficiency, and potentially reduce future estate and income tax burdens.

- **Deduction limited to 30% of AGI for appreciated securities or real estate.**
- **Appraisal required if the value exceeds \$5,000 (unless publicly traded securities).**

Here's How Gifts of Securities or Real Estate Work



Identify the Asset

Choose an asset that has significantly appreciated in value, such as publicly traded stock, privately held shares, or real estate. The asset must have been held long-term (*more than one year*) to qualify for a deduction at full fair market value.

Transfer to Charity

Instead of selling the asset yourself, you transfer it directly to a qualified charity, donor-advised fund, or foundation. The receiving organization sells the asset without paying capital gains tax because of its tax-exempt status.

Document and Appraise

The IRS requires a qualified appraisal for gifts exceeding certain thresholds, particularly for real estate and non-marketable assets. You must file Form 8283 with your tax return and keep records of the transfer and valuation.

Claim Your Deduction

You can claim an income tax deduction equal to the asset's fair market value at the time of donation, subject to IRS limits (*up to 30% of your AGI for appreciated property*). Any unused deduction may be carried forward for up to five additional years.

Gifting appreciated assets lets you turn investments into high-impact charitable contributions without paying capital gains tax. **You gain an immediate income tax deduction, reduce your taxable estate, and help the charities you care about receive more value.** However, like the other strategies, the process demands careful documentation, accurate valuation, and legal compliance.

QCDs From IRAs — I.R.C. § 408(d)(8)

Overview

A Qualified Charitable Distribution (QCD) allows you to give directly **from your Individual Retirement Account (IRA) to a qualified charity while reducing your taxable income**. This strategy is available if you are **70½+** and want to support a charitable cause in a tax-efficient way.



Normally when you withdraw money from your IRA, that income is taxable... But, if you decide to use a QCD, the funds are transferred directly from your IRA to the organization itself. And, since the money never passes through your hands, **it is excluded from your taxable income**. This makes QCDs particularly useful if you are subject to Required Minimum Distributions (RMDs) but do not need the additional income.

A QCD can help you fulfill your charitable goals while also potentially **lowering your AGI, reducing the portion of your Social Security benefits subject to tax, and possibly decreasing your Medicare premiums**.

- **The 2025 QCD limit is \$108,000 per individual.**
- **The one-time election permits a QCD (up to \$54,000) to fund a new charitable remainder trust (CRAT/CRUT) or charitable gift annuity.**

Here’s How QCDs From IRAs Work



Eligibility

You must be at least 70½ years old on the date of the transfer. QCDs can be made from traditional IRAs, Roth IRAs (*taxable portion only*), or inactive SEP or SIMPLE IRAs (*no employer contribution during the year*).



Donation Process

You instruct your IRA custodian to send funds directly to an eligible public charity. You cannot receive the payment first, nor can you direct it to donor-advised funds, private foundations, or supporting organizations.



Annual Limits

For 2025, the maximum QCD amount is \$108,000 per person, indexed for inflation. Married individuals may each make a QCD up to that limit. Unused portions of this annual limit do not carry forward.



Tax Benefits

The QCD amount is excluded from taxable income. It counts toward satisfying your RMD for the year, which means you meet distribution requirements without raising your income. Since it is an exclusion, you receive the benefit even if you take the standard deduction instead of itemizing.



Reporting

The distribution will appear on Form 1099-R as a normal IRA distribution. When filing your tax return, you report the total on line 4a of Form 1040 and enter the taxable amount (*often zero*) on line 4b, noting “QCD” beside it.

A Qualified Charitable Distribution is one of the **most efficient ways to give if you are retired and charitable-minded**. This strategy allows you to meet your Required Minimum Distribution (RMD) obligations, reduce your taxable income, and support the causes you value, all without the complexity of itemizing deductions. However, QCDs must follow strict rules on eligibility, limits, and direct transfer procedures.

Bunching Deductions / Charitable Clumping — I.R.C. § 170



Overview

Bunching deductions, a.k.a. **charitable clumping**, is a tax strategy that allows you to **group multiple years of deductible expenses (especially charitable contributions) into a single tax year**. The overall goal is to exceed the standard deduction threshold, allowing you to **itemize deductions that year and reduce your taxable income**. In the following years, when your deductions are lower, you can simply take the standard deduction again

Bunching deductions is ideal for individuals or couples whose annual charitable giving and other deductions (*such as medical expenses, mortgage interest, and property taxes*) are close to but do not surpass the standard deduction amount. By strategically timing your charitable contributions, you can unlock greater value from the same level of generosity.

- **OBBBA 2025 standard deduction amounts are \$15,750 for single filers, \$31,500 for married couples filing jointly, and \$23,625 for heads of household.**
- **60% of AGI for cash gifts.**

Here’s How Bunching Deductions Work



Plan Your Contributions

Identify your regular deductible expenses (*especially charitable donations*) and determine if combining 2+ years of gifts into one tax year would push your total deductions above the standard deduction threshold.

Use Donor-Advised Funds (DAFs)

A DAF (*see page 7*) can make bunching simpler. When you contribute a large amount in one year, claim the full deduction immediately, and then distribute your money to charities gradually in future years.

Coordinate with High-Income Years

If you anticipate higher income in a particular year, consider bunching them to maximize the deduction’s value! Aligning the larger deduction with a higher tax bracket may amplify your savings.

Alternate Years

After a bunched year of itemizing, make sure to take the standard deduction in the next year when your giving and expenses return to regular levels. By doing this, the alternating pattern may create significant cumulative savings over time.

For example, let’s say you’re a married couple that donates \$10K annually and has \$13K in other deductions. Your total of \$23K falls below the \$31,500 standard deduction. By doubling your gift to \$20K in 2025 and skipping donations in 2026, you can itemize \$33K in 2025 and take the standard \$31,500 deduction in 2026, saving more overall.

In summary, **bunching deductions allows you to time your charitable giving for maximum tax impact**. By concentrating contributions into select years, you can lower taxable income, simplify long-term planning, and make a greater charitable impact.

Charitable Planning with Life Insurance — I.R.C. § 170

Overview

Charitable planning with life insurance is an excellent method for **creating a lasting legacy while maximizing tax efficiency**. When you use this strategy, instead of leaving a bequest through your will (*which may be reduced by taxes or delayed in probate*), you can utilize life insurance to ensure your chosen charity receives a guaranteed, timely, and confidential gift.



Life insurance proceeds typically pass tax-free to beneficiaries, avoiding estate, inheritance, and income taxes that might otherwise reduce a traditional donation.

This approach bypasses probate entirely, protects your privacy, and prevents disputes or delays that can affect estate-based gifts.

- **Deduction equals the policy's cash value (or interpolated terminal reserve), but is limited by basis.**
- **All ownership incidents, including beneficiary control, must be irrevocably transferred to the charity.**
- **Deduction is subject to the standard § 170 AGI limits (commonly 50% or 30%, depending on the nature of the contribution).**

Here's How Charitable Planning with Life Insurance Works



Funding Premiums with Annual Gifts

You make annual contributions to a charity that it uses to pay premiums on a new policy it owns. Each contribution may qualify for an income tax deduction, and over time these annual gifts can create a substantial benefit for the organization. This option works best for committed donors who intend to support the same charity over many years.

Naming a Charity as Beneficiary

If you prefer to retain control, you can simply name a charity as a primary or contingent beneficiary of your existing policy. You continue to pay the premiums and maintain ownership, and upon your death, the charity receives the proceeds. While this option does not provide an immediate income tax deduction, it removes the proceeds from your taxable estate if structured correctly.

Gifting an Existing Policy

You can directly donate a life insurance policy you no longer need for family or business purposes to a charity. You may receive an income tax deduction for the lesser of the policy's fair market value, usually its cash value, or your cost basis. The charity can either maintain the policy until it pays out, use its cash value, or sell it to fund current operations.

Overall, using life insurance for charitable giving offers **tax advantages, privacy, and certainty for your charitable intentions**. However, **you relinquish control once you transfer a policy**, and ongoing premiums can become a **long-term obligation**. When executed carefully, charitable life insurance strategies can turn relatively small annual contributions into a major, lasting impact for the causes you care about most.



If you have any questions about charitable gifting strategies, feel free to reach out to our team.

Set up a 15-Minute Discovery Call at:

www.assetstrategy.com/contact

www.assetstrategy.com

781-235-4426

info@assetstrategy.com

Disclosure:

Because investor situations and objectives vary this information is not intended to indicate suitability for any individual investor.

This is for informational purposes only, does not represent legal or tax advice does not indicate suitability for any particular investor, and does not constitute an offer to purchase or sell investments. Please consult the appropriate professional regarding your individual circumstance.

Charitable Remainder Trusts (CRT) is irrevocable and typically requires a donation of substantial assets. Legally, individuals no longer have control of the assets in the trust. Distributions from the CRT to the income beneficiaries might be taxable as ordinary income. Depending on the amount of assets donated, individuals may not be able to take the full tax deduction in the same year as the donation, however, it can be spread out over a five-year period.

Unlike a charitable remainder trust, a charitable lead trust is not tax-exempt. Trust income is taxed like the income of any other complex or grantor trust. CLT requires legal setup and likely ongoing maintenance costs, requires careful planning to ensure the trust can make its required payments during the trust term, and is irrevocable.

Advisory Services are offered through Asset Strategy Advisors, LLC (ASA), an-SEC Registered Investment Advisor. Securities offered through registered representatives of Concorde Investment Services, LLC (CIS), member of FINRA/SIPC. Insurance Services offered through Asset Strategy Financial Group, Inc. (ASFG). ASA, CIS, and ASFG are independent of each other.

The data contained in this material was obtained from third-party sources believed to be reliable; however, ASA, ASFG, and CIS do not guarantee the accuracy of the information.

<https://www.irs.gov/charities-non-profits/charitable-contribution-deductions> as of 08.22.2025

<https://www.irs.gov/newsroom/one-big-beautiful-bill-act-tax-deductions-for-working-americans-and-seniors> as of 10.06.2025

<https://www.irs.gov/newsroom/irs-releases-tax-inflation-adjustments-for-tax-year-2025> as of 10.09.2025

<https://www.myfederalretirement.com/obbba-changes-2025/> as of 09.25.2025

<https://www.irs.gov/charities-non-profits/charitable-contributions> as of 08.22.2025