Year-End Checklist: Repeat, Repeat, Repeat



It's October! You are well aware of the calendar, of course, and so are your clients. You've also likely already begun reminding clients about year-end tax deadlines and important loose ends to tie up before 2027 hits. Remember, though, that memories are short, and just because you've already mentioned year-end deadlines doesn't mean you should *stop* reminding your clients. Clients appreciate knowing that you are on top of their estate planning, tax planning, and financial planning priorities.

When it comes to charitable giving reminders, the Chester County Community Foundation is here to help! Reminders are especially important this year because new charitable deduction rules took effect in 2026 and markets may have created opportunities for clients to give appreciated assets—not to mention the usual changes in families, businesses, and finances that are inevitable every year.

Here is a checklist of five important items to include in your client conversations as you help clients prepare for December 31 deadlines.

Client 70½ or older? Ask about QCDs. *Always*.
We've said it before and we'll say it again! For clients age 70½ and older, a Qualified Charitable Distribution from an IRA can be an excellent way to support favorite charities. For 2026, the QCD limit is $111,000 per taxpayer. For clients who are also subject to required minimum distributions, a QCD can count toward the RMD while generally excluding the qualifying distributed amount from taxable income. Remember, under current law, QCDs cannot be made to donor-advised funds, although other types of funds at the Community Foundation may qualify.

Much ado about bunching.
As you work with clients who regularly support favorite charities, it's crucial to revisit a technique called "bunching." The higher standard deduction means many clients will not itemize every year, and the new 0.5%-of-AGI floor on itemized charitable contribution deductions adds another consideration in 2026. A client who normally gives similar amounts each year might benefit from concentrating several years of charitable contributions into a single tax year and taking the standard deduction in intervening years. A donor-advised fund at the Community Foundation can be especially useful here because the client can make the larger contribution now and recommend grants to favorite charities over time.

Cash is not king!
Before a client writes a check to their fund at the Community Foundation or to other charities, encourage them to stop and think and check with you first! Advisors are often looking for highly appreciated stock within clients' portfolios. Publicly traded securities held for more than one year are often particularly attractive assets to give to charity because donating the shares directly can generally allow the client to avoid recognizing the unrealized capital gains while qualifying for a charitable deduction based on fair market value, subject to applicable limitations. The Community Foundation can accept the stock and sell it so that the proceeds can be put to use in the client's donor-advised or other type of fund.

What's more, stock isn't the only asset worth considering. Depending on a client's circumstances, closely held business interests, real estate, and other appreciated property may offer charitable planning opportunities. These gifts require more advance planning than writing a check—and that's precisely why October is a good time to start

the conversation. The Community Foundation can help determine whether a proposed asset is appropriate to accept and work alongside you and the client's other advisors.

Non-itemizers, raise your hands!
Don't overlook the new deduction for your clients who do not itemize their deductions. Beginning with the 2026 tax year, a client who takes the standard deduction can still deduct up to $1,000 in qualifying cash charitable contributions, or $2,000 for married couples filing jointly, subject to limitations (*e.g.*, only *cash* gifts count, and gifts to donor-advised funds are excluded). For clients who assumed there was "no tax benefit" to their charitable gifts because they don't itemize, this is worth mentioning!

Think long-term.
Certainly, during the last quarter of every year your focus is likely on helping clients meet the December 31 deadline for various tax planning and charitable giving strategies. But don't stop there! This is also a great time to do a quick check-in on your clients' long-term charitable plans. Has the client already provided for a charity such as CCCF, or a fund here at the Community Foundation, in a will or trust? Have IRA beneficiary designations been reviewed recently to determine whether a charitable gift makes sense as part of the account's ultimate disposition? Your clients are in a "get it done" mode anyway, so now is a good opportunity to make sure their charitable intentions are accurately reflected in an estate plan.

As you address year-end planning priorities with your clients, please reach out to our team here at the Chester County Community Foundation. We are honored to serve as your clients' home for charitable giving—and grateful to be your first call when matters of philanthropy arise in your work. Thank you!

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