PROFESSIONAL ADVISOR NEWSLETTER

MONTHLY NEWSLETTER | NOVEMBER 2025 TRENDING TOPIC 1

YOUR PARTNER IN STRATEGIC PHILANTHROPY PROFESSIONAL ADVISORY SERVICES. Empowering Financial Growth and Community Impact

FRAN BROLLEY
President and CEO
Starved Rock Country Community Foundation

GREETINGS FROM SRCCF!

URGENT NEEDS, TAX LAW CHANGES, AND OPPORTUNITIES FOR CHARITABLE GIVING

Greetings from the Starved Rock Country Community Foundation!

Your clients are likely aware that many families are struggling right now, and some clients may ask for your advice about how they can help. Whether increased community needs are triggered by a government shutdown that disrupts paychecks, services, and community programs, a natural disaster, or economic factors, the Starved Rock Country Community Foundation is committed to working alongside you and your clients to structure charitable giving plans that make a real difference in the lives of people in our region.

Here are a few examples of how our team can help:

Deep community knowledge. The team at the Starved Rock Country Community Foundation has its finger on the pulse of which organizations are serving families in crisis. As federal employees and contractors grapple with missing income, and federal benefits become uncertain for families in need, charities in our community can be stretched thin attempting to meet the rising demand for food, rent, and utility assistance. The SRCCF knows where dollars are most needed and how those dollars translate into immediate impact.

Fast, flexible vehicles. Your clients who have already established donor-advised funds at the Starved Rock Country Community Foundation can use those vehicles to provide support to charities on the front lines of emergency assistance in our community. The SRCCF makes it fast and easy for grants to flow out of donor-advised funds to qualified and vetted organizations that are doing the work on the ground.

Window of opportunity. The urgency of community needs in late 2025 coincides with an important window of opportunity for your clients who itemize their income tax deductions. Under the One Big Beautiful Bill Act (OBBBA), limits on charitable deductions will tighten beginning in 2026. That means some clients may want to "front-load" or "bunch" contributions—such as by giving more this year through establishing or adding to a donor-advised fund—to maximize both their tax benefits and their impact.

Build future resiliency. Unfortunately, community crises are not unusual. The Starved Rock Country Community Foundation can help your clients strengthen our community's ability to respond to urgent needs, regardless of when and why they occur. For this reason, many people not only give to favorite charities through their donor-advised funds, but they also give regularly to the community foundation's dedicated response funds to ensure that dollars are in place to support people in need the moment the next crisis hits. This technique might appeal to many of your clients.

What's more, November 12 through 18 marks National Community Foundation Week, a time set aside to recognize the vital role community foundations play in strengthening local philanthropy and supporting the charitable goals of individuals, families, and businesses.

For attorneys, CPAs, and financial advisors, it's an ideal reminder that the Starved Rock Country Community Foundation is your partner in helping clients achieve both their financial and philanthropic objectives. Across the country, more than 800 community foundations serve as trusted stewards of charitable capital, offering donor-advised funds, legacy planning expertise, and deep knowledge of local nonprofits and community needs. During Community Foundation Week, we celebrate this collaborative work, and we invite you to reach out to learn how we can help you structure charitable giving plans that maximize tax benefits for your clients while creating lasting impact right here at home.

It is our honor to work with you and your charitably minded clients. Thank you for the opportunity!

Fran Bradley

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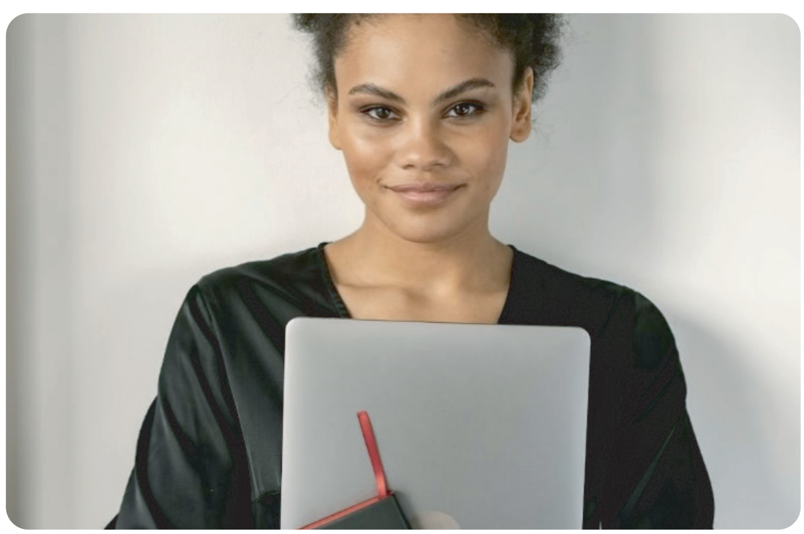
01 DONOR-ADVISED FUNDS: FLEXIBLE, TAX-FRIENDLY, AND JUST THE BEGINNING

As attorneys, CPAs, and financial advisors, you've no doubt noticed that financial publications' coverage of donor-advised funds is increasing.



This is no surprise, considering that these popular vehicles can help your clients achieve both their financial and philanthropic goals.

What many advisors don’t realize is that a donor-advised fund at the Starved Rock Country Community Foundation is not only useful as a standalone tool, but even more importantly, it can serve as the flexible foundation of a client’s overall charitable giving portfolio. Here’s how this works:

ORGANIZE ANNUAL GIVING

Fundamentally, a donor-advised fund offers a centralized way for a client to manage gifts of cash, appreciated stock, and other assets while maintaining flexibility in timing grant distributions to favorite charities. This flexibility is especially important for some clients as a planning tool in 2025 before the new floor and cap kick in next year on itemized charitable deductions. “Bunching”—or front-loading—multiple years of charitable contributions into a donor-advised fund this year can create meaningful tax advantages and provide a ready reserve of philanthropic capital for years to come.

WIDE RANGE OF TOOLS AND RESOURCES

The donor-advised fund itself is just the beginning! Beyond enjoying convenience and tax efficiency, your clients who establish donor-advised funds at the Starved Rock Country Community Foundation can work closely with our knowledgeable team to access even more charitable giving resources and vehicles that align with your clients’ charitable goals.

COMMUNITY IMPACT

SRCCF’s deep understanding of local nonprofits and community priorities can help clients enhance their engagement and impact. Our team provides insights, research, and connections that help your clients understand where their dollars make the most difference—turning charitable intent into meaningful outcomes.

A VARIETY OF FUND TYPES

The Starved Rock Country Community Foundation offers a wide range of options beyond just donor-advised funds. A designated fund, for example, enables your client to provide long-term support to specific organizations. A field-of-interest fund targets specific causes your client cares about that are being addressed in the community by several nonprofits and sometimes even by the SRCCF Foundation itself.

GIVING FROM IRAS

A client who is 70½ or older can transfer Qualified Charitable Distributions (QCDs), up to $108,000 per taxpayer (2025 IRS limit), from IRAs to a designated, field-of-interest, or unrestricted fund at the community foundation, and in the process, bypass taxable income.

LEGACY STRATEGIES

The Starved Rock Country Community Foundation team is happy to help you integrate legacy planning strategies into clients' charitable giving portfolios. Whether through bequests in wills and trusts, or through beneficiary designations on life insurance or retirement accounts, naming a donor-advised or other fund at the SRCCF allows your clients' charitable intentions to extend across future generations. We offer ongoing support and stewardship, ensuring clients' charitable intent is preserved and aligned with evolving community needs over time.

What's the bottom line here? Partnering with us helps your client's donor-advised fund function not only as a tax-efficient giving vehicle, but also as the dynamic, flexible foundation of a comprehensive charitable portfolio—built to adapt through changing tax environments and community priorities.

STARVED ROCK COUNTRY COMMUNITY FOUNDATION

Connecting People Who Care With Causes That Matter

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The team at the community foundation is honored to serve as a resource and sounding board as you build your charitable plans and pursue your philanthropic objectives for making a difference in the community. This newsletter is provided for informational purposes only. It is not intended as legal, accounting, or financial planning advice. Please consult your tax or legal advisor to learn how this information might apply to your own situation.

THANK YOU FOR THE OPPORTUNITY TO WORK TOGETHER!

Starved Rock Country COMMUNITY FOUNDATION