

COMMUNITY GIVING FOUNDATION'S

PROFESSIONAL ADVISOR

NEWSLETTER

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Last call for tax planning and locking in clients across generations.

Happy holidays from the [Community Giving Foundation](https://csgiving.org)! As we reflect on the year, we are struck by just how many wonderful attorneys, CPAs, and financial advisors we've worked with in 2025. The team at the Foundation appreciates every call, email, and meeting where we can help you serve your philanthropic clients. Here's what's trending in charitable giving this month:

- It's down to the wire! You're aware that 2025 is a crucial year to act on charitable planning before changes in the tax laws take effect in 2026, especially for clients who itemize deductions. Take advantage of the remaining **window of opportunity** to advise your clients, and lean on the Foundation to help set up charitable giving structures.
- As families gather together around the holidays, keep in mind that it's a good time to suggest that your clients consider **multi-generational family philanthropy strategies**. Relationships are key to advisors' retaining children and grandchildren as clients when parents pass away. The Foundation can help you incorporate charitable giving as a thread to connect generations and preserve long-term relationships.
- Sadly, an uptick in incapacity and undue influence disputes is making it even more important to **document clients' charitable intentions** while you're also documenting estate and financial plans. The Foundation is happy to share suggestions to reduce ambiguity and conflict related to clients' philanthropic priorities.

We are grateful for the opportunity to [work together](#). Enjoy the holidays, and thank you for all you do for our communities.

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2025 action required: Last call for current tax rules.

As you counsel clients through year-end tax planning, Community Giving Foundation encourages you to remind them that 2025 presents a critical window of opportunity for charitable giving before major provisions of the One Big Beautiful Bill Act (OBBBA) take effect on January 1, 2026. The new law could significantly [reshape](#) the tax treatment of charitable contributions in ways that may reduce the tax value of gifts made after this year. Here are three things you need to know:

1. Beginning with the 2026 tax year, clients who itemize will face a **new 0.5% of adjusted gross income floor** for charitable deductions, meaning that only the portion of their giving that exceeds that threshold will be deductible. In addition, high-income clients will see the value of their deductions capped at 35 cents on the dollar, even if they are in a higher marginal tax bracket.
2. Your clients may be aware of another new law effective in 2026 allowing taxpayers who take the standard deduction to claim a **modest “above-the-line” charitable deduction**—up to \$1,000 for single filers and \$2,000 for married couples filing jointly. While helpful, this limited deduction provides far less benefit than itemizing under current rules.
3. Because of upcoming changes, 2025 is shaping up to be an especially important year for charitable planning. Your clients who itemize their deduction may benefit from **“accelerating” or “bunching” contributions** into their donor advised funds at the Foundation this year to take advantage of the current, more favorable rules.

Here are two bonus “must-knows”:

1. The OBBBA did not change the rules for **Qualified Charitable Distributions (QCDs)**, which continue to allow individuals aged 70 ½ or older to give up to \$108,000 in 2025 directly from an IRA to an eligible charity, bypassing taxable income and counting toward required minimum distributions (if applicable). Certain types of funds at the Foundation, such as designated,

unrestricted, field of interest, and scholarship funds (but *not* donor advised funds), may receive QCDs.

2. Because a QCD reduces adjusted gross income rather than functioning as an itemized deduction, it will **remain unaffected** by the OBBBA's new 0.5% AGI floor and the 35% cap that will apply to itemized charitable deductions starting in 2026. As a result, QCDs may become even more valuable next year, offering a tax-efficient charitable giving option at a time when traditional deductions will be more limited for some of your clients.

Our team at the Foundation is here to support you as you help clients navigate these shifting rules. We are happy to serve as a resource for evaluating giving strategies, structuring multi-year plans, and helping clients use tools such as donor advised funds or other charitable fund types to make the most of their 2025 contributions. Please [reach out](#) as soon as you can. We are honored to collaborate with you in serving your charitably-minded clients to achieve year-end goals.

Key to client retention: Consider charitable planning.

Retaining clients is a cornerstone of long-term business success, no matter the profession or industry. As the saying goes, keeping an existing client—and earning additional work from that client—is far easier and more cost-effective than securing a new client. For professionals who work in estate, tax, and financial planning, this principle becomes especially important during one of the most delicate stages of engagement: the period following a client's death.

Attorneys, accountants, and financial advisors know quite well that after a client passes away, many planning strategies are set in motion and, simultaneously, emotions run high and families are adjusting to loss. This combination can make it challenging to transition relationships to the next generation. The statistics underscore just how steep this challenge can be. Indeed, some sources indicate that fewer than [20%](#) of heirs continue working with their parents' advisor after inheriting assets.

The answer, of course, is to **build relationships with the client's children** long before the estate becomes active. Advisors can employ many thoughtful methods—inviting children to appropriate meetings, sending personal notes, or offering career guidance. Yet few topics open the door quite as meaningfully as philanthropy. For most families, inheritances represent more than financial transfers; they embody values, purpose, and the story of how the family built its resources. Conversations about charitable giving naturally lead to discussions about legacy, priorities, and shared commitments across generations.

This is where Community Giving Foundation can be especially valuable. Our team helps advisors create opportunities for clients and their children to explore [philanthropy](#) together. You can encourage families to establish simple, effective giving vehicles through the Foundation that make charitable participation accessible to every generation. You can also connect them with

our family-focused services, including research on favorite causes, curated site visits to local nonprofits, and educational conversations about community needs and charitable giving strategies. We also provide materials to help families understand tax-efficient giving, such as the advantages of contributing appreciated stock to avoid capital gains tax.

What's more, estate planning and wealth advisors frequently ask us to facilitate family discussions so younger generations can understand and carry forward the causes their parents and grandparents have long supported, while also identifying new areas that reflect their own interests or values. These conversations are powerful. They deepen family identity, strengthen intergenerational ties, and help advisors stay connected to the entire family for years to come.

Any thoughtful engagement with a client's next generation improves the chances of maintaining the relationship across transitions. But philanthropy, in particular, provides a uniquely meaningful avenue to build trust, spark conversation, and ensure continuity—keeping your clients' families engaged with you long after wealth transfers from one generation to the next.

Please [reach out](#) anytime! We look forward to helping you keep your clients for many years to come.



Planning for clients' incapacity: Why charitable intentions matter.

The team at Community Giving Foundation is honored to work with attorneys, CPAs, and financial advisors to help clients turn generosity into lasting impact. Of course, as you work with your charitable clients, you routinely determine the best way to incorporate philanthropic intentions into wills, trusts, and beneficiary designations. But how frequently do you document clients' charitable intentions explicitly as part of incapacity planning?

Sadly, incapacity is no longer a rare edge case. Longer lifespans, higher rates of dementia, and more complex family structures are increasing the time period during which your clients' decisions may be made by agents, trustees, or caregivers rather than clients themselves. Indeed, courts and advisors are seeing more estate and trust disputes rooted in lack of capacity

and undue influence, especially when late-stage changes to an estate plan take heirs by surprise. Notably, a recent [industry overview](#) describes a surge in challenges to last-minute trust amendments, typically framed around diminished capacity or pressure from a third party.

Against this backdrop of a looming incapacity crisis, because charitable goals are values-driven and not necessity-driven, many families **default to immediate needs and may ignore a loved one's charitable intentions** if they are not clearly documented. This gap is exacerbated by the reality that charitable intent is more easily reinterpreted than most planning objectives. If a file says only "she cared about education", for example, heirs can disagree on what that means or whether it still applies. What's more, a significant charitable gift made late in life without documented context may look suspicious to disappointed beneficiaries, inviting capacity or undue influence claims.

The Foundation can help! As you are putting together incapacity plans for clients, we are happy to provide suggestions for how to clearly document clients' charitable intentions, including:

- Specific bequest language in wills or trusts, including gifts to clients' donor advised or other types of funds at the Foundation.
- Incapacity-ready giving instructions, including continuing annual gifts if capacity declines and the conditions under which an agent under a durable power of attorney can pause them.
- Ideas for aligning intentions across all instruments, including trusts, wills, retirement, and insurance beneficiary designations, and business succession plans.
- A contemporaneous statement of charitable intent to be maintained with the plan files, showing consistency over time and rationale for giving.

The point here is that **clarity protects your clients' values** and reduces the ambiguity that heirs often seize on in disputes. The Foundation team is [happy to help](#) your clients' generosity survive cognitive decline, family conflict, and the rising wave of capacity-based challenges. We look forward to working together!

The team at the Community Giving Foundation is a resource and sounding board as you serve your philanthropic clients. We understand the charitable side of the equation and are happy to serve as a secondary source as you manage the primary relationship with your clients. Learn more at csgiving.org/professional-advisors. This newsletter is provided for informational purposes only. It is not intended as legal, accounting, or financial planning advice.



The Community Giving Foundation is a 501(c)(3) organization that develops, manages, and distributes funds for charitable purposes in communities across the Central Susquehanna region of Pennsylvania.

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