

# Charitable Giving Your Way

Your Giving is Transformational.

## Why Partner with CFNEIA

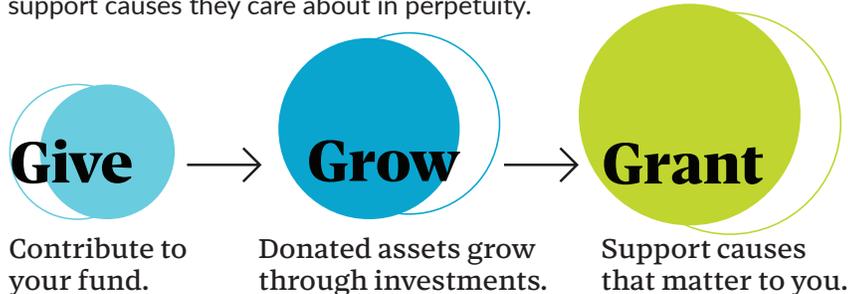
- You stay in control of your relationships. We're here to partner with you and your professional advisor to help you carry out your charitable vision.
- It's a win-win. You will appreciate the charitable impact and tax advantages you achieve by working with the Community Foundation, including the Endow Iowa 25% state tax credit for certain gifts.
- When you establish an advised fund at the Foundation, your family begins a philanthropic journey that can engage both current and future generations.
- We have been a trusted charitable partner since 1956. We provide support, information, and expertise around charitable giving options and know the charitable giving landscape in our communities.

## Maximizing Tax Benefits

- Gifts to permanently endowed charitable funds at CFNEIA may be eligible for an Iowa state tax credit of 25%.
- Donating appreciated stocks or mutual funds directly can help you avoid capital gains tax.
- We can assist in gifts of other unique assets, including real estate, life insurance, qualified retirement plans, trusts, annuities, and other tangible assets.
- If you are 70 ½ years of age or older, you can donate from your IRA to certain funds at CFNEIA and avoid paying income tax on the distribution. It may also satisfy your required minimum distribution (RMD).

## What is an Endowment Fund?

An endowment fund is money invested to generate revenue for charitable activities. The principal value of the fund is kept intact, while investment earnings can be used for charitable grants to nonprofits. Thus, an endowment fund can be held permanently, allowing donors to support causes they care about in perpetuity.



## Growth for Good. A Proven Investment Strategy.

We invest your gifts so they grow to maximize the resources available to address community needs the way you intend. **CFNEIA has delivered strong investment performance with an average annualized net of fees return of 7.5% over the past decade.**



“We have learned that strong communities only build stronger communities. Our hope is that by beginning our fund at a relatively young age, we will be able to grow it over time to be able to not only have an impact during our lives, but to have the ability to support the Cedar Valley long after we are gone.”



**Ross & Megan Hannam**  
Ross & Megan Hannam Family Fund  
Donor Advised Fund

## Endow Iowa State Tax Credit

Gifts to permanently endowed charitable funds at CFNEIA may be eligible for the Endow Iowa 25% state tax credit. This unique tax advantage is only available through qualified community foundations and donors have five years to use the credit. Read more at [cfneia.org/endowiowa](http://cfneia.org/endowiowa).

Cash gift to qualified endowment fund	\$10,000	\$100,000
Endow Iowa Tax Credit (25%)	(\$2,500)	(\$25,000)
Net Federal Deductible Gift	\$7,500	\$75,000
Federal tax savings*	(\$2,775)	(\$27,750)
<b>Net cost of gift</b>	<b>\$4,725</b>	<b>\$47,250</b>

\*This illustration assumes an individual or married couple is in the 37% federal tax bracket.

## Three Ways to Give Back to the Community and Organizations You Love

### START A FUND

You can start a fund(s), an easy and effective way to organize charitable activities through one expertly managed account. Grants from the fund can support any qualified nonprofit serving the region, and beyond. You can also choose to start an endowed fund to respond to community needs today and into the future.

### LEAVE A LEGACY

We can help you develop a custom legacy plan to extend your generosity and support your charitable priorities beyond your lifetime, creating meaning and impact for generations to come.

### INCREASE THE FOUNDATION'S GRANTMAKING IMPACT

You can help power our local leadership work targeting urgent and emerging community needs. As a regional community foundation, we can help you make an impact through local grantmaking to nonprofits serving the places you love by supporting your local community foundation.

## Funds Types to Meet Your Goals

**DONOR ADVISED FUNDS.** Our most popular and flexible option. You receive a tax deduction when you contribute to the fund and then you make yearly grants from the fund to charitable organizations and projects you are passionate about supporting.

**COMMUNITY IMPACT FUNDS.** This unrestricted endowment fund supports the changing needs of your community forever while serving as your personal legacy. It supports local grantmaking directed by the Foundation and led by local people who know and care about the community.

**DESIGNATED FUNDS.** You name the organizations you care about to receive regular support from your fund, and we take care of the rest. This is a great vehicle for receiving qualified charitable distributions (QCD) from IRAs!

**FIELD OF INTEREST FUNDS.** You choose an area of passion – like the arts, youth education, the environment – and funding is directed to organizations with that mission.

## We're Here to Help

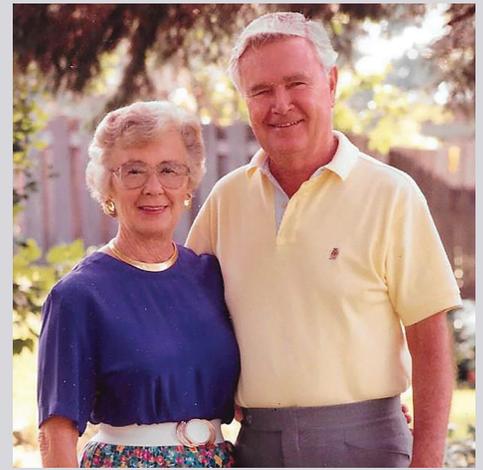
By partnering with us, you can access simple, effective solutions to increase your income, increase your heirs' inheritance, and leave a legacy in the community. **Contact a member of our Charitable Impact Team today.**



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## A Legacy of Love for Family and Community

Robert "Bob" and Elizabeth "Betty" McCoy credited a blind date for the start of a lifetime of love for family and community.

Bob, a WWII veteran and Waterloo, Iowa native, met Betty in her hometown of Madison, Wisconsin where he had graduated college. For 47 years of marriage, the couple lived in Waterloo, raising their children and nurturing the community through volunteer efforts with many charitable causes. Their loyalty and love of community made it a better place, not only for their children, but for everyone.

Bob and Betty also understood the importance of giving back to the community after their lifetime, and worked with the Community Foundation of Northeast Iowa to leave a permanent legacy for the community they loved. In 1994, they established a Charitable Remainder Trust naming the Community Foundation as beneficiary.

Bob passed away in April, 2000, and after Betty's death in January, 2016, the Robert J. and Elizabeth G. McCoy Endowment Fund was established to benefit charities in their hometown.

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**CFNS**  
ACCREDITED  
FOUNDATION