



**CASE WESTERN RESERVE
UNIVERSITY**

TIPS FOR YOUR 2025 YEAR-END PHILANTHROPIC PLANNING

As 2025 winds down, now is the perfect time to revisit your year-end charitable giving strategies and take proactive steps to put them into motion before December 31.



Charitable Giving Opportunities to Consider for 2025

IRA CHARITABLE ROLLOVER: If you are over age 70 ½, in 2025 you can direct a Qualified Charitable Distribution (QCD) up to \$108,000* from your IRA to a public charity such as Case Western Reserve. The QCD is not taxed as income to you, so there is no charitable income tax deduction; however, a QCD can be applied to satisfy your Required Minimum Distribution (RMD).

Even if you are not yet required to take an RMD from your IRA this year, a QCD is a tax-effective way to make charitable gifts.

GIFTS OF APPRECIATED SECURITIES: Your donation to Case Western Reserve University of appreciated publicly traded stock or mutual funds can avoid capital gains tax and provide a charitable income tax deduction. Such contributions are generally deductible up to 30% of your adjusted gross income (AGI).*

Appreciated closely held stock, limited partnership or limited liability company interests, particularly prior to a liquidation event, are also an attractive source to fund your charitable gifts. Our Office of Strategic Giving can assist with the complexities of such gifts.

SALE OF DEPRECIATED SECURITIES FOLLOWED BY A GIFT OF CASH: Consider selling stock that has depreciated in the volatile market. The capital loss can offset your capital gains, and the charitable deduction for the contribution of cash to CWRU can offset other taxable income.

The benefits of this giving strategy should be part of your portfolio discussion with your investment advisor.

GIFTS FROM YOUR DONOR ADVISED FUND (DAF): If you are one of the many donors who use a DAF to fund their charitable giving, consider recommending a end-of-year gift from your DAF to benefit an area of your interest at Case Western Reserve.

MATCHING GIFTS FROM YOUR EMPLOYER: Many employers match their employees' charitable contributions 1:1 or even 2:1. Check with your employer or use our simple search tool to see if you can increase the impact of your year-end gift to CWRU at case.edu/give/ways-give/matching-gifts

* QCD limits are now indexed for inflation, allowing larger tax-free donations from IRAs to eligible charities in the future.

PLAN YOUR YEAR-END GIVING NOW

Financial institutions require lead time to transfer assets, so it's wise to plan ahead. To ensure your charitable gifts are effective in 2025, we recommend confirming year-end deadlines with your financial institution or account administrator for transfers of cash or stock, charitable rollovers, and DAF distributions. Our office can provide transfer instructions to help ensure your gift is received and allocated according to your intent.

Cash Contributions: For 2025, your cash contributions to Case Western Reserve University are eligible for a charitable income tax deduction of up to 60% of your adjusted gross income (AGI)*. Under the newly passed One Big Beautiful Bill Act, this higher deduction limit is now permanent.

Estate Gifts: Your gift to CWRU can be funded in whole or in part through a commitment in your estate plan. Learn about the possibilities at plannedgiving.case.edu/bestgift

Sharing your legacy planning with CWRU in advance can help ensure your gift will be used as you intend—any request for privacy and anonymity with respect to such gifts will also be respected.



To make planned giving easier, CWRU has partnered with FreeWill, an online platform that helps you write your will for free! Learn more at freewill.com/cwru.

* Any excess charitable deduction can be carried forward for the next five years.

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DID YOU KNOW...

You can make a charitable gift to CWRU today that can generate income for you and/or another?

A gift to CWRU to establish a charitable gift annuity (CGA) or a charitable remainder trust (CRT) can provide an income stream to you or another family member during your/their lifetime, with the remainder passing to CWRU.

You can receive a current charitable income tax deduction for the present value of the amount that will eventually pass to CWRU. If funded with appreciated stock, current capital gains may be avoided, and with a CGA, generally a portion of the income is tax free.

Our Office of Strategic Giving can provide you with a personal illustration for a CGA or CRT, and can also discuss ways to fund these vehicles using your Qualified Charitable Distribution (QCD).

You can also find more information about CGAs and CRTs, including a calculator with which you or your advisor can run your own illustration on CWRU's website: plannedgiving.case.edu/income

Case Western Reserve University does not provide tax or financial advice, so you should always discuss the tax benefits and consequences of any charitable giving strategies with your own tax advisors.



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