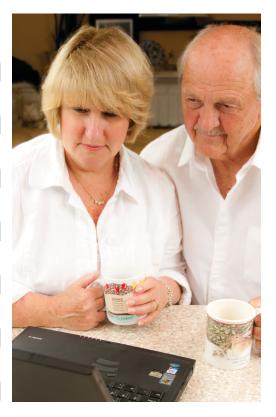


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## **Lower Your Taxes** with the New Tax Law

For smart taxpayers, the new law provides easy opportunities to lower taxes even more.

Congress doubled the standard deduction to: \$12,000 for single filers and \$24,000 for married filers.

Whether you typically itemize or take the standard deduction, there are some strategies you can use to receive new tax savings as well as other non-tax benefits.

Email us to learn how you can use the new law to its fullest advantage.

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The most significant opportunity for you is probably the standard deduction.

It can be used instead of itemizing your deductions, where in the past you might have claimed a deduction for mortgage interest, state and local taxes and charitable giving.



Fund a charitable gift annuity or charitable remainder unitrust

Either strategy provides you with annual income, a charitable income tax deduction and potentially favorable capital gains treatment while allowing you to support the causes that matter most to you. Your specific benefits will be affected based on whether you itemize or take the standard deduction.



Make an outright gift of an appreciated asset to charity

This strategy allows you to support the causes that matter most to you while generating a charitable tax deduction and potentially capital gains tax savings. This strategy provides tax benefits to itemizers and non-itemizers.



Give from your pre-tax assets by making an IRA rollover gift

If you are 70½ or older, this strategy allows you to give up to \$100,000 directly from your IRA rather than take the required distribution from your IRA. This strategy does not result in a charitable deduction but will help you avoid tax on the distribution. This strategy works for both itemizers and non-itemizers.

This information is not intended as tax, legal or financial advice. Gift results may vary. Consult your personal financial advisor for information specific to your situation.

example. Please contact us for your specific benefits.

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