



ARKANSAS
community foundation

Assets to Maximize the Impact of Your Giving



Arkansas Community Foundation is your resource to maximize assets for the charitable causes that matter most to you.

Giving opportunities come in different shapes and sizes and the Community Foundation has the flexibility to accept a variety of gifts. We will work with you and your attorney, trust officer, CPA or other financial advisor to tailor a giving vehicle that best suits your needs.

Because the Community Foundation is a 501c3 public charity, gifts to any of our funds provide donors with the maximum tax deduction allowed by law. Individuals may contribute to existing funds, or we can help you start a new fund with these assets:

A Place Where Generous People Can Invest in the Future of Arkansas

Arkansas Community Foundation was built by and for the people of our state. It's a place where you can come together with others who care about Arkansas and leave a charitable legacy that forms a connection with our future.

We know that Arkansans have a heart for giving. The Community Foundation is here to help generous people like you increase the impact of their giving by sharing knowledge about local needs and helping charitable gifts grow for the long term. That's smart giving to improve communities.

We are happy to schedule a visit to discuss your charitable goals and explore the assets that you can use to fund your philanthropy.

Outright Gifts for Impact Now

Cash Gifts are deductible up to 60% of the donor's adjusted gross income (AGI)* in any one year. Deductions exceeding this limit can be carried forward for up to 5 additional years.

Securities including bonds, mutual funds and stocks, as well as stock in certain closely-held companies, may be used to establish or grow an existing fund. Securities that have appreciated over time provide a greater tax benefit than cash gifts, by avoiding the capital gains tax on the appreciated portion of the gift. The full market value is deductible as a charitable contribution up to 30% of your adjusted gross income, and, like cash, deduction amounts exceeding this limit may be carried forward for up to 5 years.

Life Insurance policies can provide a means of making a significant gift. You may name the Community Foundation as the owner of the policy as well as the beneficiary, you receive an immediate tax deduction, usually equal to the surrender value of the policy at the time of the gift.

Real Estate offers many tax-wise giving opportunities. A current residence, investment property, vacation home, farm and land can be used for charitable purposes. You receive an immediate tax deduction for the full appraised value and avoid capital gains taxes if you've held the property for more than 12 months. The Community Foundation requires a current qualified appraisal, additional planning and other special considerations before accepting gifts of real estate.

Charitable IRA Rollovers allow donors who are 70 1/2 or older to contribute up to \$108,000 from their traditional IRA without being subject to federal income taxes on a Required Minimum Distribution (RMD). Using your distribution to establish a designated fund enables you to make annual grants to the nonprofits you care about most. Or gift the distribution to an unrestricted fund that will support broad community impact in perpetuity. IRA distributions may not establish or be gifted to a donor advised fund to qualify for the taxable income exclusion.

*Note that in 2026: Itemizers can only deduct contributions above a floor of 0.5% of AGI. Itemized charitable deductions are capped at 35% for those in the 37% tax bracket (top bracket). Taxpayers who do not itemize may claim a small, above-the-line deduction for charitable contributions up to \$1,000 for single filers (\$2,000 for joint filers). Contributions to donor advised funds do not qualify for the above-the-line deduction.



Special Situations & Other Opportunities

Transfer of a Private Foundation relieves you and other board members of the complexities and costs associated with running a private foundation. Our fund options allow you to continue to accomplish your charitable goals and remain as active as you want.

Corporate Giving through a Community Foundation fund can be a strategic way to develop a giving plan, involve employees and support the community in a manner that reflects your corporate interests.

Organizations who are liquidating can use remaining assets to create a Community Foundation fund that will support a particular area of interest thereby continuing its mission.

Planned Gifts for a Perpetual Legacy

Will or Trust Designation let you give a specific amount or percentage from the remainder of your estate. Simple provisions are flexible, revocable and allow you to make a gift that costs you nothing during your lifetime.

Retirement Plans can be one of the best types of assets to transfer to charity because gifting profit sharing plans, 401ks or IRAs to your heirs produces taxable income for them.

Life Insurance allows you to contribute the proceeds of your policy to help the community. By naming the Community Foundation as a beneficiary, you retain ownership of the policy, have access to the cash value and retain the right to change the beneficiaries. While this option does not offer a charitable deduction for the value of the policy, the proceeds are not subject to federal estate taxes.

Charitable Gift Annuities enable you to receive guaranteed income streams for life, an immediate income tax deduction, and leave a legacy to the cause of your choice. After paying the lifetime annuity to you (or you and your spouse), the remaining principal is transferred to accomplish your charitable goals. Payments to you are based on your age; the older you are, the higher the pay-out rate.

Charitable Lead or Remainder Trusts that have been established by an attorney or professional advisor allow donors to name the Community Foundation as a beneficiary. CLTs fund the charitable purpose you specify for a set number of years and then the remaining principal can be distributed to children, grandchildren or other named beneficiaries. CRTs make payments to the donor or other for a certain number of years, and after the passing of the last beneficiary, the remainder is contributed to the Community Foundation.



FOR MORE INFORMATION ABOUT CREATING AN ENDOWMENT FUND, CONTACT:

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