



NEBRASKA  
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UNIVERSITY

## Smart Giving in the New Year

At the start of this new year, we'd like to remind you that we welcome your questions. If you are considering making a gift—perhaps taking advantage of one of the expanded opportunities presented below—please contact us.

### **A gift from your IRA remains a great opportunity**

The annual IRA Qualified Charitable Distribution (QCD) limit increases to \$111,000\*.

The limit for the one-time opportunity to fund a Charitable Gift Annuity (CGA) through a QCD increases to \$55,000\*.

Under the Secure Act 2.0, the age at which you are required to make minimum distributions (RMD) was raised to age 73 for individuals born between 1951 and 1959, and age 75 for those born in 1960 or later. However, anyone over 70 ½ may make Qualified Charitable Contributions from an IRA.

*\*Both limits apply per taxpayer and are adjusted annually for inflation.*

### **Charitable giving changes from the One Big Beautiful Bill Act of 2025**

#### **Additional Standard Deduction for Age 65+:**

The annual IRA Qualified Charitable Distribution (QCD) limit increases to \$111,000\*.

#### **Standard (non-itemized) Deduction:**

If you normally take the standard deduction, making a gift in 2026 might be even more beneficial for you. Previously, non-itemizers generally could not claim a charitable deduction. Beginning in 2026, non-itemizers can claim an above-the-line (without itemizing) deduction for cash gifts of up to \$1,000 for single filers / \$2,000 for married filing jointly. (If you itemize, charitable contributions must exceed a 0.5% of AGI "floor" to be deductible. For high-income itemizers, deduction value is capped at 35% even if their marginal tax bracket is 37%.)

*As always, we recommend that you consult a qualified advisor before making a new gift commitment.*