



# IMPORTANT DEADLINES

## 2019 YEAR-END DONATIONS

A non-cash donation of **stocks** or **mutual funds** is a great way to support the UJA Annual Campaign, reduce your taxable estate by adding to a donor advised fund (DAF)\*, or strengthen an annual campaign endowment. Individuals who are 70½ or older can also authorize an **IRA charitable rollover** to fulfill a pledge to Federation or support JCF. **Please Note:** IRAs cannot be used to fund a DAF.

Please keep in mind that non-cash gifts can take longer to process, due to the individual nature of each financial institution. We have compiled the following recommended guidelines to help you navigate the process for giving to Federation and JCF at year end. (Please note, our offices are closed on November 28 and 29 and December 25.)

**DECEMBER 2** – Deadline to initiate **Gifts of Mutual Funds**. Call Beverly Kestenbaum at (973) 929-3063 to get started.

**DECEMBER 15** – Deadline for **DAF grant recommendations** for distribution in 2019. (Recommendations received after this date will continue to be processed, but may not be mailed until January 2020.)

**DECEMBER 15** – Deadline to initiate an **IRA Charitable Rollover** (for individuals who are 70½ or older). Call Beverly Kestenbaum at (973) 929-3063 to get started.

**DECEMBER 25** – Deadline to initiate **Gifts of Stock**. Call Elaine DeYoung at (973) 929-2998 to give to UJA, or Beverly Kestenbaum at (973) 929-3063 to give stock to a DAF, endowment, or as an outright gift to JCF.

**DECEMBER 31 AT NOON** – Deadline for all 2019 **Credit Card** donations. Call (973) 929-3198 to charge a donation.

**DECEMBER 31** – **Checks must be dated and postmarked** by December 31.

**\*Don't have a DAF?** Open one in 2019 and take a tax deduction for the entire gift, while reserving the right to make recommendations from your Fund to qualified charities (e.g. synagogue, alma mater, Federation) at your own pace. **As a bonus**, your Greater MetroWest synagogue will receive a \$100 grant from JCF in your honor. Call for details.