



## Give with Heart - Plan With Purpose.

Prepared for McLaren Bay Medical Foundation by:

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**WEINLANDER FITZHUGH**

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Weinlander Fitzhugh is a full service accounting and advisory firm. With more than 80 years of experience, WF has the expertise and insight to provide a complete range of services such as accounting, assurance and auditing, tax planning and preparation, consulting, payroll processing, business succession planning and much more. Josh has served WF clients and volunteered in the community since 2013. He is an active Treasurer of the McLaren Bay Medical Foundation Board.

As the year comes to a close, your gift to McLaren Bay Medical Foundation ensures compassionate care, life-saving equipment, and comfort for families' right here at home. With a few new tax rules starting in 2026, 2025 is a great time to review your giving plans and make the most of the options available today.

### Give from Your IRA through a Qualified Charitable Distribution.

If you're age 70½ or older, you can give directly from your IRA to a qualified charity. This can reduce your taxable income and, once you reach required minimum distribution (RMD) age, can count towards your RMD. A straightforward, powerful way to give. In 2025, you can donate up to \$108,000 per individual to one or more charities directly from your IRA instead of taking your full RMD — turning a required withdrawal into meaningful community impact.

### Give as a Business.

Many businesses can generally deduct charitable donations up to 10% of taxable income, with any extra carried forward for future years. With a few technical adjustments to giving rules starting in 2026, 2025 is a great time to review your company's charitable plans — and future gifts will continue to receive meaningful tax benefits.

### Combine or "Bunch" Gifts.

Some donors choose to combine two or more years of charitable giving into a single year to make a bigger impact and potentially receive greater tax benefits. This strategy can help those who don't itemize every year take full advantage of charitable deductions while still providing steady support for the causes they care about.

### Give Appreciated Stocks or Funds.

A strong market makes this a smart giving option — you can donate appreciated stock or mutual funds, avoid capital-gains tax, and receive a charitable deduction for the full fair market value. For most individuals, deductions for these types of gifts can be used to offset up to 30% of your adjusted gross income, with any extra carried forward and deducted in future years.

### Create a Legacy of Care.

Add McLaren Bay Medical Foundation to your will, trust, or beneficiary designations to help ensure exceptional care for future generations. A planned gift today creates a lasting legacy of compassion and community health for years to come.

*This information is provided for general educational purposes only and should not be considered tax or financial advice. Before making any charitable gift, please consult your financial advisor or tax professional to determine how these rules apply to your individual situation.*

*To learn more about how you can structure a gift for McLaren Bay Medical Foundation using IRA QCDs, appreciated stock or other assets, please contact:*

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