

your partner in charitable giving

At Horizon Community Foundation, we have the privilege of helping individuals, families, businesses, and professional advisors turn charitable intentions into meaningful community impact. As year end approaches, many donors are asking not only what they want to support, but also when they should give. Recent changes in charitable deduction rules have made thoughtful planning more important than ever.

Whether you're contributing to an existing fund, making a gift of appreciated stock, considering a donor advised fund, or exploring a charitable legacy, our team is here to help you navigate both the practical and personal aspects of philanthropy.

important deadlines

GIFTS OF CASH

Checks delivered by mail must be postmarked by December 31, 2026 to qualify as a 2026 tax deduction. Checks delivered in person must be received at our office before close of business (5:00pm) on December 31, 2026.

GIFTS OF STOCK

Gifts of stock must be received into HCF's donations account before 3:00pm on December 31, 2026. Please contact us for transfer instructions at 859.757.1552

GIFTS OF MUTUAL FUND SHARES

Gifts of mutual funds should be initiated no later than December 21, 2026. Please contact us for transfer instructions at 859.757.1552.

OUR OFFICE IS OPEN 8:30AM-5:00PM ON WEEKDAYS, EXCEPT FOR THE FOLLOWING DATES:

Thursday, December 24, 2026
Friday, December 25, 2026
Friday, January 1, 2027

DONOR ADVISED FUNDS

With recent changes affecting charitable deduction planning, many donors are placing greater emphasis on timing their giving. Donor advised funds can provide flexibility, allowing donors to make charitable contributions when it best aligns with their financial planning while supporting nonprofit organizations over time. Donor advised funds also allow families to involve multiple generations in charitable giving and build a lasting tradition of generosity.

APPRECIATED ASSETS

A gift of highly appreciated stock remains one of the most tax-efficient ways to support charitable causes. By contributing appreciated securities, donors may be able to avoid capital gains tax while potentially receiving a charitable deduction and increasing the impact of their gift.

QUALIFIED CHARITABLE DISTRIBUTION

Individuals age 70½ and older may make Qualified Charitable Distributions directly from an IRA. For many donors, this remains one of the simplest and most tax-efficient ways to support charitable causes at year-end. Donors should consult their financial or tax advisor to confirm eligibility and ensure the distribution is completed correctly.

please contact us to discuss your year-end giving:

Nancy Grayson, President & CEO | ngrayson@horizoncfnky.org | 859.757.1552



As year-end approaches, many donors begin thinking about their charitable giving. For years, the primary question has often been straightforward: **What causes do I want to support?** That question remains important. This year, however, many donors may benefit from asking another question as well:

When is the right time to give?

Recent changes in federal tax law have made charitable giving more nuanced for some taxpayers, making advance planning more important than ever. For some individuals and families, that may mean considering whether charitable contributions should be concentrated into a particular year. Others may explore strategies involving donor advised funds, appreciated securities, or Qualified Charitable Distributions from an IRA.

The goal is not to let tax considerations drive charitable decisions. Rather, thoughtful planning can help ensure that generosity has the greatest possible impact, both for the donor and for the community.

At Horizon Community Foundation, we regularly work with donors, families, professional advisors, and nonprofit organizations seeking to connect charitable goals with community impact. The most meaningful philanthropic conversations are rarely centered on tax strategies alone. Instead, they focus on values, legacy, and the opportunities donors hope to create for future generations.

Whether someone is considering a donor advised fund, a stock gift, creating a charitable legacy, or simply exploring ways to support causes they care about, Horizon helps connect generosity with opportunity.

Year-End Planning Strategies

- **Donor advised funds**
- **Gifts of appreciated stock**
- **Qualified Charitable Distributions (QCDs)**
- **Endowed and legacy giving**
- **Community Impact Fund contributions**

We believe philanthropy is strongest when it reflects both purpose and possibility. As an uncommonly connected partner, Horizon helps donors align their generosity, their values, and the opportunities that can strengthen Northern Kentucky for generations to come.

How We Can Help

Horizon Community Foundation partners with donors and advisors to make charitable giving simple, strategic, and local. We offer:

Donor-Advised Funds: Give now, recommend grants later.

Named & Endowed Funds: Create a lasting legacy.

The Community Impact Fund: Strengthen local nonprofits through flexible support.

Customized Gift Options: From stock and QCDs to real estate and complex assets.

UNCOMMON ADVOCATES FOR NORTHERN KENTUCKY