

Returns like that are hard to find.

When you make an endowed gift to the Community Foundation of Greater Dubuque or any of its funds, it will cost you far less thanks to Iowa's generous state tax credit. For example after the state tax credit and federal tax deduction, a **\$10,000 gift will cost a couple in the 35% tax bracket just \$4,000.**

*Even more rewarding are the good works
your gift makes possible.*

With more than 350 funds, the Community Foundation of Greater Dubuque strengthens the lives of people throughout your community every single day.

As you anticipate your charitable giving, please plan a gift to the Community Foundation or one of its funds.

Income Tax Savings and Net Cost of Charitable Gifts

Amount of Gift	10,000
State Tax credit	2,500 (a)
Federal Tax Deduction	10,000 (b)
Federal Tax Rate	35.0% (c)
Federal Tax Savings	3,500 (d)
Total Tax Savings	6,000
Net Cost of Gift	4,000

NOTES

- (a) 25% of the charitable gift, maximum gift \$910,362/ind; \$1.8M.couple.
- (b) Donor can deduct the entire amount of the gift on federal taxes.
- (c) Individual tax rates vary.
- (d) Assumes that taxpayer itemizes deductions on their federal return.

Want an even better deal?

Use appreciated securities and achieve additional tax savings. Call us today for details at **563-588-2700.**

