



Make the **2019 +++ Standard Deduction Work for You**

As a taxpayer, you can reduce your taxes by adding up your deductions or by taking the standard deduction that replaces them all. Which will you do? You need to know your deductions, which are most commonly state and local taxes, mortgage interest and charitable giving. And you also need to know the standard deduction:

- **\$12,200 for single filers**
- **\$24,400 for married couples filing jointly**

If your deductions are greater than the standard deduction, consider giving more to charity or paying January's mortgage early. This increases your 2019 deductions and lowers income taxes. If your deductions are not greater than the standard deduction, then consider postponing charitable deductions until next year, making your itemized deductions greater in 2020.

How Can We Help?

- Please contact me with more information about planned gifts.
- Please send me your FREE estate planning guide.

The best way to contact me is by:

- Email
- Mail
- Telephone

Name _____

Street _____

City _____

State/Zip _____

Phone _____

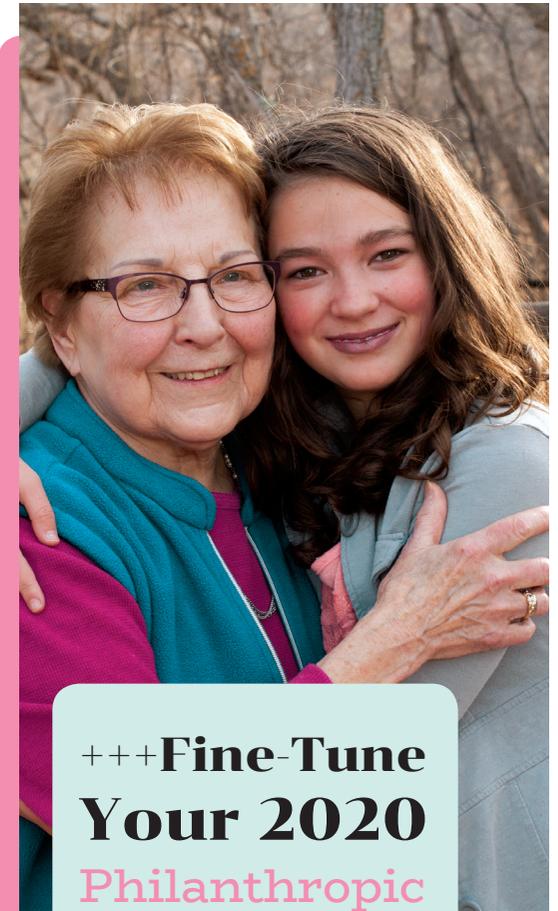
Email _____

(All inquiries are treated with complete confidentiality.)

This information is not intended as tax, legal or financial advice. Gift results may vary. Consult your personal financial advisor for information specific to your situation.



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+++**Fine-Tune
Your 2020
Philanthropic
Vision**

Plan to support the
ministries
you love!



PLANNING
PAYS
DIVIDENDS
TO YOU

+++ 2020 Vision for the New Year

We can give you ideas to help you save taxes and increase income in ways that have always been there, but you may not have seen.

Doctors measure eyesight in near and far vision. Our lenses will help you save taxes in the near term, as 2019 comes to a close. Yet, we can also help your long-distance vision, giving you ideas for income (and lower taxes) for 2020 and beyond.

The names and images shown here are representative of typical donors and may or may not be actual donors to the organization. Under federal rules your benefits may be different from this example. Please contact us for your specific benefits.

+++ See More Income

If you really want to “beat” the standard deduction, consider funding one of the following:



Donor Directed Fund

Donate as much as you want and get an income tax deduction for the full amount. Direct funds to charities you choose when you want.



Charitable Gift Annuity

Choose the amount, then receive fixed payments for life and an income tax deduction this year for part of the funding amount.



Charitable Remainder Trust

Fund an amount of your choosing. Receive payments in an amount and for as long as you choose and receive an income tax deduction for part of the funding amount.



A New Look for Your IRA+++

If the government requires you to take a minimum distribution from your IRA, you have an option you may not know about. It’s called an IRA rollover, and it allows you to direct up to \$100,000 of your required minimum distribution to qualified charities. You won’t receive an income tax deduction, but you won’t pay taxes on it either. Here’s how it works:

	Take the Required Minimum Distribution as Always	Or Use the IRA Rollover
Taxes	You pay income tax on the amount you distribute from your IRA.	You pay no income tax on the amount you transfer.
The Law	You comply with the law.	You comply with the law.
The Benefits	You receive income after paying taxes on it.	You support the ministries you love.
How It Works	You receive a check or direct deposit.	Your IRA administrator sends the distribution to us first, or directly to the ministries you support.