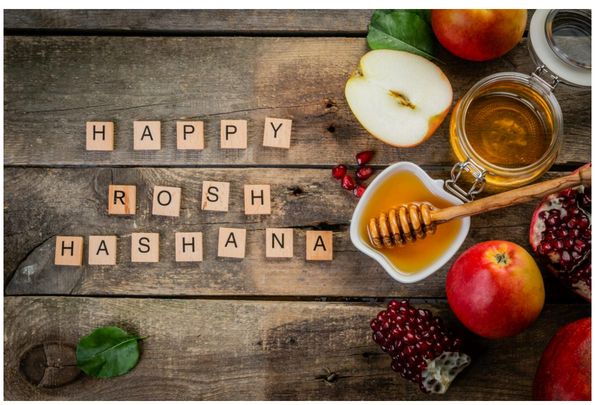
Dear John,

Welcoming a New Year With Gratitude and Hope



As *Rosh Hashana* approaches, we're reminded of the power of reflection and the enduring impact of generosity. This season invites us to pause and consider the legacy we're building, not just through words and traditions, but also through actions that can shape our communities for generations to come.

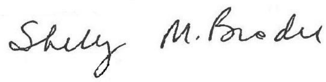
To our legacy donors and fundholders, thank you! Your commitment is a living expression of *tzedakah* and *chesed*, values that lie at the heart of this holiday and our shared traditions. Because of you, vital programs continue to thrive, lives are uplifted and hope is renewed, year after year.

We are excited to strengthen our partnership as Foundation Chair and Chief Foundation Officer, respectively, as we bring our passion and vision to this work and look forward to building on this in the year ahead with you.

May this New Year bring sweetness, peace and purpose to you and your loved ones. And may the seeds you've planted continue to grow in ways that honor your vision and values.

Shana Tova U'Metuka!

Shelly & Scott



Shelly Brodie
The Foundation Chair

Scott Kaplan
Chief Foundation Officer

GIFT PLANNING AFTER OBBBA!

The One Big Beautiful Bill Act (OBBBA) was signed into law on July 4, 2025. It impacts every donor differently, so ***now*** is the time to plan your giving strategies for 2025 and beyond.

TOP 5 THINGS TO CONSIDER DOING RIGHT NOW!

Here are some things to consider to maximize your charitable impact before certain aspects of the new OBBBA (One Big Beautiful Bill Act) go into effect in 2026.

1. Make Big Gifts Now (2025 Is a Unique Window of Opportunity)
If you're a high-income donor or an itemizer, consider making sizable philanthropic gifts before year-end. The new deduction floor of 0.5% of AGI and the 35% cap on tax benefit DO NOT APPLY in 2025. This year is ideal to capitalize on gifts of cash as donors can deduct up to 60% of AGI at their full marginal tax rate (up to 37%) if the gift is completed by December 31, 2025.

2. Plan for the 2026 Giving Floor
In 2026, you must give 0.5% of your AGI before deductions kick in. Consider "bunching" several years' worth of donations into one large gift by year-end by opening a **Donor-Advised Fund (DAF)** through The Foundation, as this remains a powerful planning tool for tax and charitable purposes. In 2025, you can still front-load multi-year giving into a DAF to lock in maximum tax savings while allowing for thoughtful distributions to Federation and other Jewish causes in future years.

3. Think Beyond Cash
Gifts of stocks, appreciated assets or other non-cash options may offer bigger tax savings.

4. Strategic Planning Around Credits vs. Deductions
New federal scholarship tax credit (up to $1,700) may appeal to those supporting Jewish day schools. For major gifts, deductions in 2025 are likely more advantageous than credits. Donors should consult advisors, but Federation can help ensure giving is structured for maximum benefit.

5. Review With Your Advisor
Align your giving goals, estate plan and tax strategy before the new rules begin. As always, please consult with your own professional advisors on how the new changes may impact your personal situation. Federation is committed to partnering with you and your advisors to steward resources wisely, maximize tax efficiency and strengthen the Jewish community at this critical time.

Washington News

No Tax on Tips for 68 Jobs

On September 2, the U.S. Department of Treasury published a preliminary list of 68 jobs that qualify for the "No Tax on Tips" deduction. The One Big Beautiful Bill Act (OBBBA) created a $25,000 deduction for tipped income.

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Finances

Dollar Tree Reports Earnings

Treasury Yields Vary

Mortgage Rates Decline

Personal Planner

Your Family Letter - Memorial Services

A family letter is a key part of a good estate plan. It is much more personal than many of your estate documents. A family letter allows you to share your heart and show appreciation and gratitude to family members.

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Savvy Living

Is Social Security Still Taxable?

I plan to retire soon and begin receiving my Social Security retirement benefits. I heard that the new big, beautiful bill eliminated taxes on Social Security. What can you tell me?

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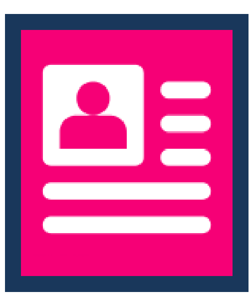
Gift in Your Will

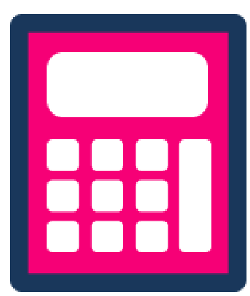
IRA Charitable Rollover

Gifts of Retirement Assets

Donor-Advised Funds



FREE ESTATE PLANNING GUIDE



PLANNED GIVING CALCULATORS

DISCLAIMER: *The Foundation of the Greater Miami Jewish Federation does not provide tax advice. Please consult with your professional advisor before taking any action. As with any significant tax and charitable planning, it is advisable to carefully consider potential changes in the context of your complete financial profile.*

For questions about making grants from your donor-advised fund, please contact Dyanna Loeb, Donor Services Associate, at dloeb@gmjf.org or call 786.323.7006.

You may also access your fund online through our donor portal at https://gmjf.donorfirstx.com/. To learn more about accessing your fund or creating a new fund or legacy gift, contact Scott Kaplan, Foundation Director, at skaplan@gmjf.org or 786.866.8623 or Miriam Masia, Senior Philanthropic Advisor, at mmasia@gmjf.org or 786.866.8627.