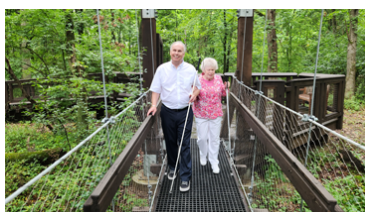




[Beneficiary Designation](#)



[Bequests](#)



[Immaculate Conception Legacy Society](#)

Dear Friend,

October is both **Respect Life Month** and **National Estate Planning Awareness Month**—a grace-filled time to witness that every person is a gift from God, from the very first moment of life to natural death. It's also a practical moment to love your family well by putting good plans in place. Thoughtful estate and gift planning can both safeguard those you cherish and strengthen the ministries that defend human life and dignity across our Diocese.

**Simple steps you can take now:**

- Review or [create a will](#)/trust and name guardians for minor children.
- Update beneficiary designations on IRAs, 401(k)s, and life insurance.
- Consider tax-wise charitable options (QCDs from IRAs, bequests, or a gift of life insurance) that advance pro-life ministries and parish needs.
- Record your intentions with our [Confidential Legacy Gift Intention Form](#) so your wishes are honored and your gift is stewarded.

If you've already remembered a Catholic parish, school, or ministry in your plans, thank you. We'd be honored to welcome you into the [Immaculate](#)

[Conception Legacy Society](#)—a quiet community of prayer and gratitude for those who have made a legacy gift.

As we mark these two meaningful observances this October, may Our Lady of the Rosary intercede for us this month as we protect life and provide for our families with wisdom and love. If you have questions or would like sample language, our [Advisor Guide](#) and team are here to help.

Thank you for your faith, your generosity, and your heart for the future of our Church. We're honored to walk with you on this journey.

In His Service,  
Lisa

Lisa M. Brown  
Charitable Giving Advisor  
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**Email:** [lbrown@catholicfoundationoflansing.org](mailto:lbrown@catholicfoundationoflansing.org)



## SAVVY LIVING

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### [This Year's Fall Vaccines](#)

Can you provide information on which vaccines are recommended for older adults this fall?



## WASHINGTON NEWS

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### [Passwords Can Protect Data from Identity Thieves](#)

There will soon be major promotions by online companies for the upcoming holiday shopping season. The holiday season is a prime opportunity for

identity thieves to target consumers. With the growth of online shopping, millions of individuals are potentially...



## FINANCES

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[McCormick Announces Results](#)

[Treasury Yields Fall](#)

[Mortgage Rates Dip](#)



## CREATE YOUR WILL ONLINE -- IN 20 MINUTES OR LESS

Free | Secure | Faith-Focused

With **Respect Life** and **National Estate Planning Awareness Month** upon us – this is the perfect time to protect your loved ones and live your faith through good planning.

With The Catholic Foundation's **free online will-making tool**, you can create a legally valid will in about 20 minutes – from the comfort of home.

### 4 Easy Steps

1. **Go to:** [catholicfoundationlegacy.org/wills/Login.jsp](https://catholicfoundationlegacy.org/wills/Login.jsp)
2. **Follow the prompts** to list your loved ones, assets, and wishes.
3. **Include a gift (optional)** to your **parish, Catholic school, or favorite Catholic ministry** to leave a lasting legacy of faith.
4. **Sign and store** your completed will in a safe place, and let a loved one know where to find it.

Creating your will is an act of love – for your family, your faith, and your future.

## Questions?

Lisa Brown - Charitable Giving Advisor

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# A TIMELY CHARITABLE GIVING STRATEGY BEFORE NEW TAX LAWS TAKE EFFECT IN 2026

**By Adam J. Legg, CFP, CLU, CAP  
Wealth Planner, ISTO Advisors, LLC**

If you are a high-income donor who gives generously to charity and itemizes deductions on your tax return, there is an important opportunity you should know about.

Starting in 2026, new tax laws brought about by the One Big Beautiful Bill Act (OBBBA) may limit how much of your charitable giving can be deducted on your tax return. Specifically, the first 0.5% of your income will no longer count toward itemized deductions. For example, if your income is \$1,000,000, the first \$5,000 of charitable donations will not be eligible to use as a deduction. So, if your total donations for the year are \$30,000 in 2026, you will only be eligible to include \$25,000 as an itemized charitable deduction on your tax return.

Additionally, the maximum value of itemized charitable deductions will be capped at 35%, even if you are in a higher tax bracket. That means if you are in the top federal tax bracket (currently 37%) you will lose 2% of the value of your deduction starting next year. For example, if a donor has total itemized charitable deductions of \$1,000,000 in 2025, the value of that deduction at the highest tax bracket (37%) would be \$370,000. However, the exact same itemized charitable deduction of \$1,000,000 in 2026 would have a value that is capped at 35%, or \$350,000, even if the donor is in the 37% tax bracket.

Let's look at an example that combines the two changes above to illustrate the potential impact of this strategy.

Lorenzo, a donor in the 37% tax bracket, has an annual income of \$3,750,000. He was planning to give a \$1,000,000 donation in 2026. Under the new rules, which begin in 2026, his deduction on his \$1,000,000 donation would yield ~\$343,400 in tax savings (coming from \$981,250 of eligible itemized deductions

after the 0.5% income floor, and at a capped rate of 35%). If Lorenzo decided to make the \$1,000,000 donation in 2025, all else being equal, his donation would yield ~\$370,000 in tax savings (coming from \$1,000,000 of eligible itemized deductions at his 37% tax rate). That is a difference of ~\$26,600 in tax savings simply by making the donation in 2025 before the new tax laws go into effect.

One strategy is to “bunch” your donations - that is, make several years’ worth of charitable contributions in one year. With the tax laws coming into play in 2026, high-income donors may want to consider bunching donations for future years into the 2025 tax year before these new laws take effect. The key point to consider is that if you are not proactive with this strategy, future years of giving may have less of a tax savings element with the new laws coming into effect.

If you’re considering a significant charitable gift in the future, 2025 may be a good time to capitalize on the current tax laws. Further, you may consider the bunching strategy to take advantage of the current tax laws before the changes go into effect in 2026.

## PROFESSIONAL ADVISOR GROUP (PAG)

The Catholic Foundation of the Diocese of Lansing is blessed to partner with a growing group of trusted professional advisors--estate planning attorneys, financial advisors, CPAs, and other experts--who share our commitment to faithful stewardship and legacy giving. These dedicated professionals serve as members of our Professional Advisor Group (PAG), offering their expertise to support Catholic individuals and families as they plan their charitable and financial legacies. In addition to serving as ambassadors for our mission, members may be invited to participate in educational events, collaborate on outreach efforts, and provide guidance for donors seeking to align their estate plans with their Catholic values. Together, we are building a culture of generosity that will sustain our parishes, schools, and ministries for generations to come.

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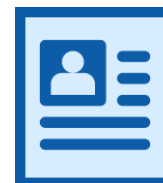
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## FREE ESTATE PLANNING GUIDE

It's never too late to plan for the people and causes you care about. Our easy-to-use estate planning guide can help you gather the information you need before meeting with your attorney.



[Download Guide](#)



## PLANNED GIVING CALCULATORS

Use our online calculator to view the tax and income benefits of making a gift to support our cause. This can help you determine the best plan to meet your needs and goals.



[View Calculators](#)

The Catholic Foundation, 101 S. Washington Sq., Lansing, MI 48933

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