Dear Six Rivers members and friends,

We hope you had a safe, healthy, and joyful holiday season.

We are so grateful to you for your ongoing generosity and commitment to protecting the Nature Near You. Thanks to you, in 2025 we protected an additional parcel of critical wet-mesic flatwood in Anchor Bay Woods preserve, completed a 40 acre conservation easement we had been working on for several years, and continued to elevate conservation as a key issue among leaders in our region.

As we begin the new year, there will be several changes to tax law as a result of the passage of the One Big Beautiful Bill. The following provides a few key highlights for your knowledge and consideration this year.

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Qualified Charitable Distributions (QCD): Rules regarding qualified charitable distributions will remain largely unchanged.

Cash contributions: There will be several changes to charitable deductions for cash contributions, including the following.

New above the line charitable deductions

- Up to $1,000 (single)/$2,000 (married filing jointly)
  - This equates to up to $83.33 (single) or $166.66 (married filing jointly) monthly
- Begins in 2026. Does not apply to 2025 gifts.

New floor for itemizers

- Charitable deductions allowed only above 0.5% of annual gross income
- Creates an incentive to bundle or accelerate contributions

New cap on high-income donors

- If your top marginal bracket is 35% or higher, charitable deductions cannot exceed 35% of annual gross income

Item	**2025**	**2026**
QCD Annual Limit	Up to $108,000	Indexed; QCDs are unchanged
QCD Age Requirement	70 ½	70 ½
QCD counts toward RMD	Yes	Yes
Above the line charitable deduction	Not available	$1,000 single/ $2,000 married
Itemizer charitable floor	None	0.5% of AGI

High-income charitable cap	None	35% of AGI
QCD Availability to Donor Advised Funds/Foundations	Not allowed	No change

We understand that there are several considerations you must make when planning your charitable contributions. We hope the above information about the impacts of the One Big Beautiful Bill is helpful as you make plans that are best for you and your family.

Please consider becoming a monthly supporter of Six Rivers. Your gift of $83.33 (single) or $166.66 (married filing jointly) could maximize your above the line deduction in the next tax year.

Thank you so much for all you do to keep the places we live special for future generations.

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