



Giving Smarter:

How New 2026 Tax Rules Create Opportunity

**Supporting
Christian Brothers Academy
in a more impactful, tax-efficient way**



Who We Are

We work with individuals and families on comprehensive financial planning—helping them make smarter, more tax-efficient decisions across their wealth, including how they give.

As CBA graduates, this isn't just professional—it's personal.



Ryan Hostnik, CLU®

Class of 2003

Allied Wealth Partners



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Class of 2018

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Such trusts are used to develop a vehicle for donations to a favorite charity, which also allows for the reduction of income taxes through a charitable deduction and favorable tax treatment at the date of the gift by non-recognition of built-in capital gains.

The use of trusts involves a complex web of tax rules and regulations. You should consider the counsel of an experienced estate planning professional before implementing such strategies.

Please note: The charitable entities and/or fundraising opportunities described herein are not endorsed by, or affiliated with Cetera Wealth Services, LLC or its affiliates. Our philanthropic interests are personal to us and are not reviewed, sponsored, or approved by Cetera Wealth Services, LLC.

Generally, a donor advised fund is a separately identified fund or account that is maintained and operated by a section 501(c)(3) organization, which is called a sponsoring organization. Each account is composed of contributions made by individual donors.

Once the donor makes the contribution, the organization has legal control over it. However, the donor, or the donor's representative, retains advisory privileges with respect to the distribution of funds and the investment of assets in the account. Donors take a tax deduction for all contributions at the time they are made, even though the money may not be dispersed to a charity until much later.



2026 CHANGED THE GAME

- **New tax rules create new incentives to give**
- **More people can benefit—not just high earners**
- **The opportunity:**
 - Give more**
 - Pay less in taxes**
 - Make a lasting impact**





NOT ALL GIVING IS CREATED EQUAL



There's a difference between:

- **Writing a check**

VS

- **Giving strategically**



WHERE YOU FIT

Young Alumni

→ Benefit from new tax deductions

Retirees (70 1/2+)

→ Can give directly from IRA (QCD)

High Net Worth Families

→ Advanced strategies = major tax savings



YOU DON'T NEED TO BE WEALTHY TO BENEFIT



- Deduct up to \$1,000 (single)



- Deduct up to \$2,000 (married)



Small gifts now = meaningful impact + tax benefit



BUILD THE HABIT EARLY

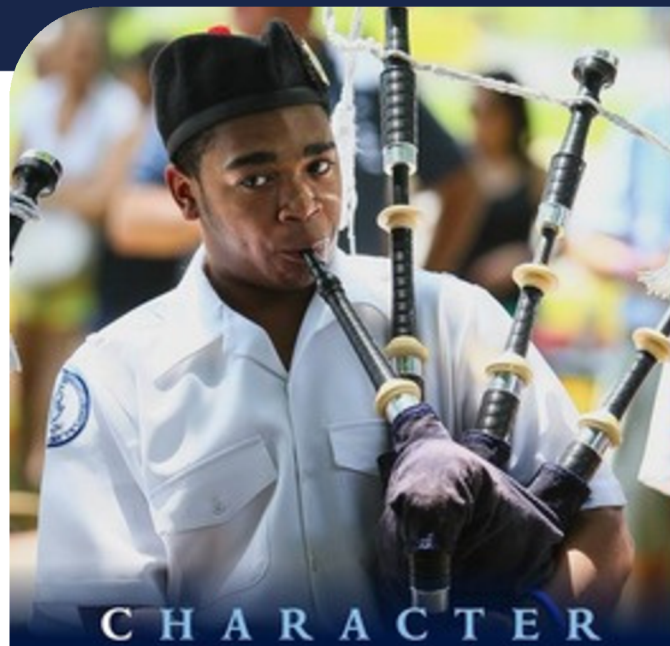
- Start giving → build lifelong connection
- Every dollar counts
- You're shaping the future of CBA

"Give a little. Start something big."





GIVE DIRECTLY FROM YOUR IRA



CHARACTER



BROTHERHOOD



ACHIEVEMENT



If you're 70 1/2+:

- Donate directly from IRA
- Counts toward RMD
- Avoid income tax on that amount
- One of the most efficient ways to give



IT'S NOT JUST A DONATION—IT'S TAX STRATEGY

- **Lowers taxable income**
- **Can reduce:**
 - **Medicare premiums**
 - **Taxation of Social Security**



Same gift. Better outcome.



FOR LARGER ESTATES: STRATEGY MATTERS

**Charitable Trusts
(CRT / CLT)**

Donor-Advised Funds

**Gifting
appreciated
assets**

**Estate tax planning
strategies**

Turn taxes into impact



This Isn't About Giving More



It's About Giving Smarter

Without planning:
→ Taxes take a
significant portion

With planning
→ More goes to:

- **Family**
- **Causes you care about**



This Isn't About Giving More... It's About Giving Smarter

Why is this important to CBA? Why now?

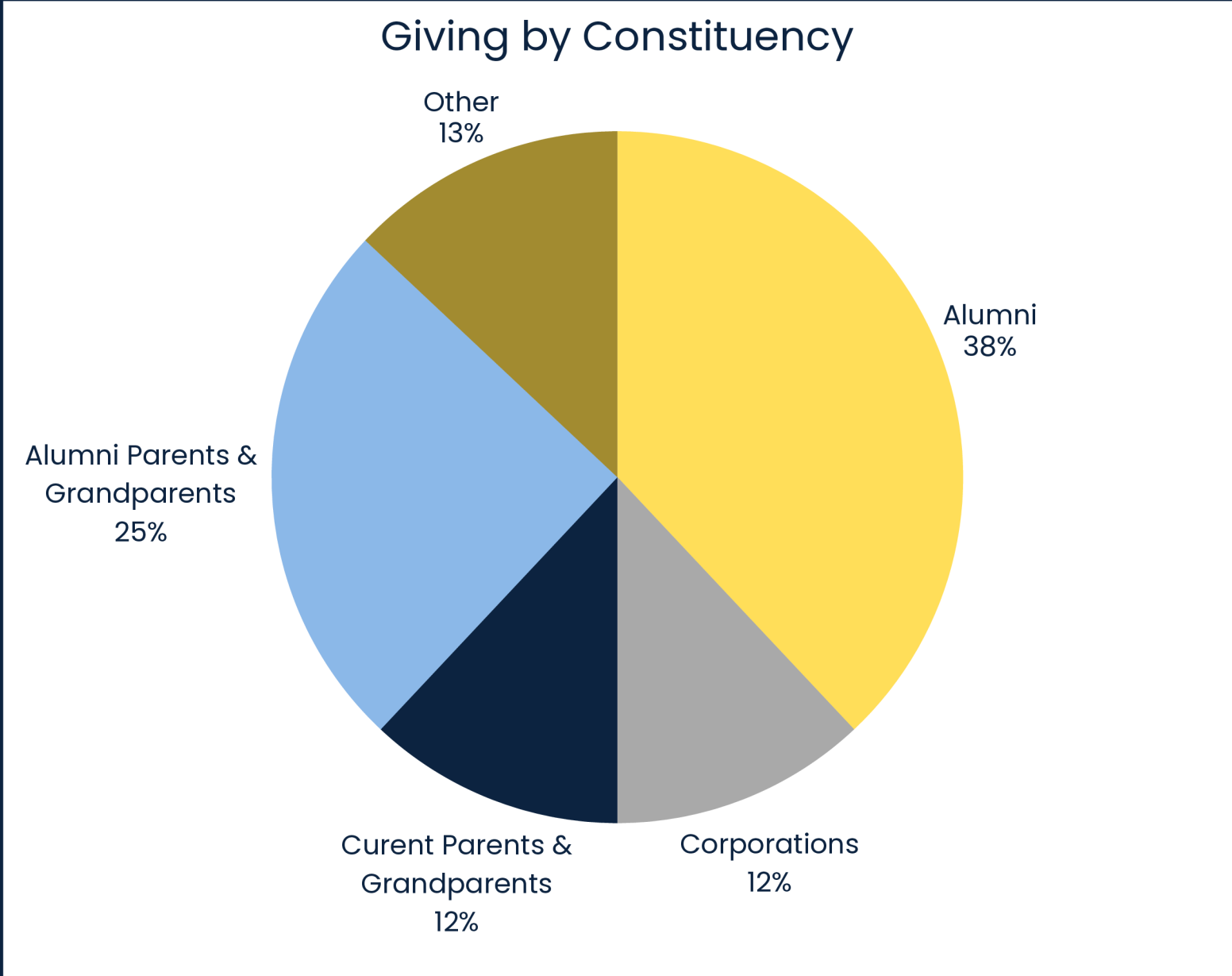
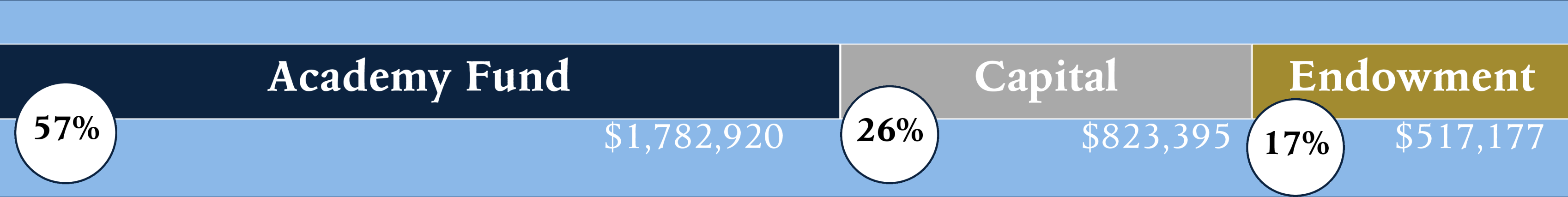
- Charitable giving has provided the foundation from which CBA has flourished over the last 66 years. This includes annual campaigns like the Academy Fund and scholarship endowments, but also capital appeals like *Forever CBA: Securing Our Mission* and *Project 50th*
- These changes went into effect Jan. 1st for the 2026 tax year
- Now is the perfect time to take advantage of donor tools like recurring giving and corporate matching gift programs

88% of CBA donors contribute between \$1-\$2,000 annually

27% of fundraising revenue comes from donors between \$1-\$2,000

Donors of up to \$250 contributed a total of \$175,000

2024-2025 Philanthropic Support for CBA



Top 3 Academy Fund Pillars

Area of Greatest Need:
\$671,019

Financial Aid
(Including Annual Scholarships):
\$315,189

Athletics:
\$233,239

367 First Time Donors to the Academy Fund

\$60,637 Received from gifts under \$100 to the Academy Fund



The Academy Fund (Annual Giving)

Athletics

Academy Life & Campus Ministry

Colt Plus Program

Faculty Development

Dynamic Academics

Student Financial Aid

AREA OF GREATEST NEED



Let's Make This Personal

Every family's situation is different.

The right strategy depends on:

- Where you are today
- What you want to accomplish
- What impact you want to leave

If you're already giving... there may be a better way.

If you're not... this is a great place to start.

"If you're already giving, it's worth making sure you're doing it in the most effective way possible."



What's the easiest way to support CBA and take advantage of the tax benefits?

Set up a recurring gift to support a pillar within the Academy Fund!

Provides reliable funding that strengthens programs, students and the Academy's future year-round through monthly, quarterly, semi-annual or annual giving. Set it and forget it!

\$250 Total Contribution

\$20.83 monthly
\$62.50 quarterly
\$125 semi-annually

\$500 Total Contribution

\$41.66 monthly
\$125 quarterly
\$250 semi-annually

\$1,000 Total Contribution

\$83.33 monthly
\$250 quarterly
\$500 semi-annually

\$2,000 Total Contribution

\$166.67 monthly
\$250 quarterly
\$1,000 semi-annually

Hear from two alumni on why they support CBA:

"My years at CBA were four of the greatest years of my life. I would never want a young man not to be able to enjoy that same experience for financial reasons, not if there was something I could do about it."

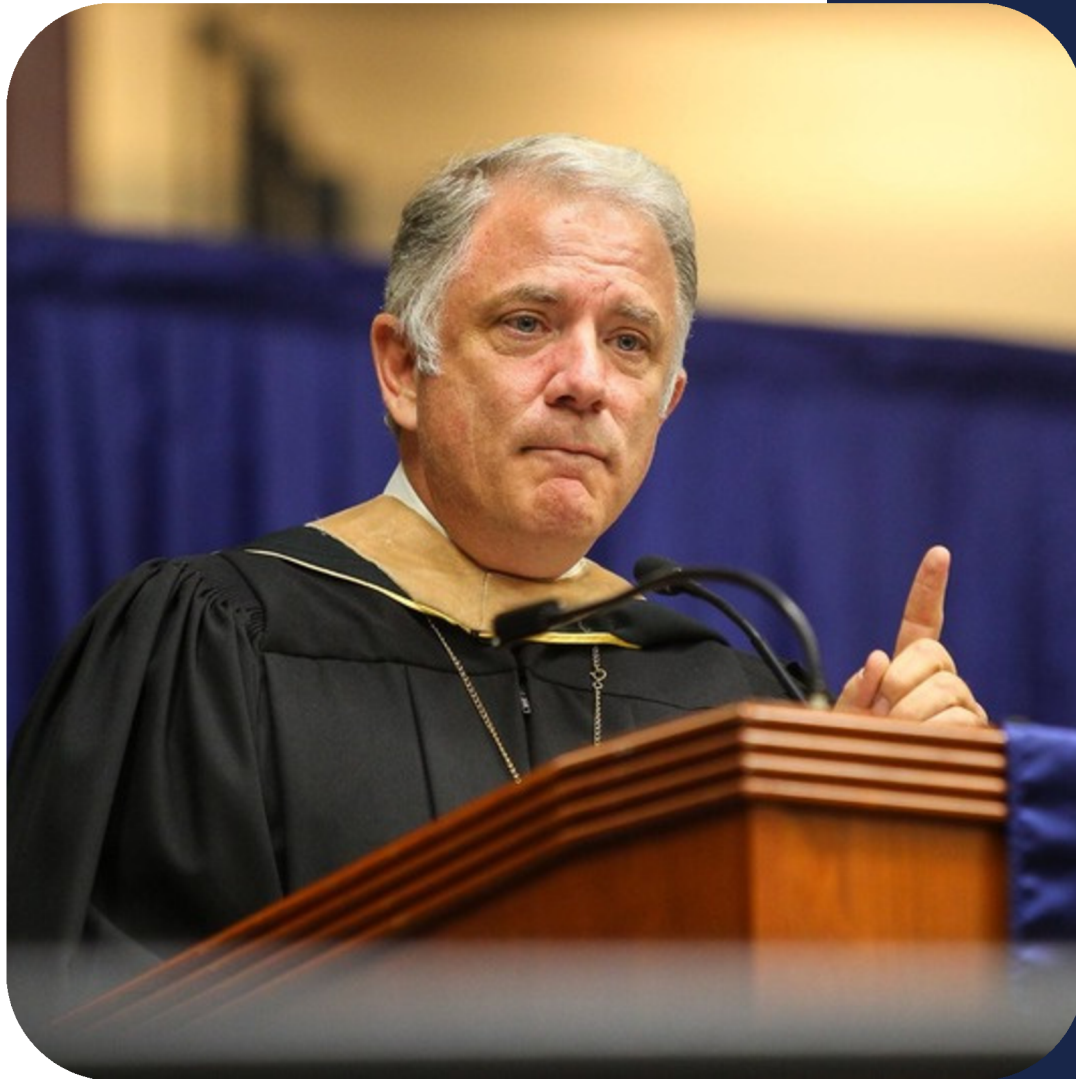
- Stephen A. Mindnich '76
Founder of the Mindnich Family Scholarship

"I give back because I owe a debt I can never fully repay. CBA gave me an education, lifelong friends, mentors who believed in me, and a competitive drive that still defines me. So much of who I've become traces back to those hallways."

- Chris Catizone '13
Class of 2013 Scholarship Endowment Donor



Start the Conversation



No matter where you are:

- **Just starting out**
- **Retired**
- **Building significant wealth**

There's a smarter way to give—and it starts with a conversation.

“If it doesn't hurt a little...you're not giving enough!”

–Br. Frank Byrne, FSC '75