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And basically, it means that if you are 70.5 or higher, you are eligible to use what is called a qualified charitable distribution, and that means that you take money from your anger, send it to charity or charities of choice up to \$100,000. And there are two big benefits of doing so. One is that it reduces the amount of your balance that's subject to those required minimum distributions. And the other one is that the amount that you do send to charity via the QCD is not taxable to you. So, it's a really attractive provision. Here again, even if you're not a large giver, you're nowhere close to \$100,000 that you want to contribute, you can still take advantage of this QCD to help lower your tax bill. Dzubinski: Now, what about donating appreciated securities or investments? When might that be appropriate for someone? Benz: This can be such an attractive strategy. And I would point it to right now, especially given that we have such lofty markets—it seems like so many components of the U.S. stock market have gone up and up and up. And so, many investors do find themselves with these highly appreciated positions. Sometimes, it's company stock, or maybe it's just a fund that you purchased that is perhaps taking up too large a portion of your portfolio and adding risk to your portfolio. Those are ideal candidates for charitable contributions. Some charities, larger charities, will accept donations of individual stocks or even mutual funds. You can also use what's called a donor-advised fund, and that means that when you contribute to the donor-advised fund, you are able to take a tax break on the amount of the contribution. It washes out the investment gains associated with that appreciated security. And then, you can take your time to get the money sent over to charity. So, donor-advised funds can be really nice tools. I think a key thing that I always point out is that the fees can really stack up. So, you want to make sure that you're not leaving the funds in the donor-advised fund too long, because the fees will start to eat away the amount that you'd eventually like to get to charity. So, do your homework on the donor-advised and don't let the funds linger inside the DAF. Get it contributed and get it working for charity. Dzubinski: Got it. And then, lastly, this is more of a longer-term consideration, but what about the idea of making a charity the beneficiary of an investment account? How does that work, and who might that make sense for? Benz: Yeah, I think this can be a great strategy where you're making the charity or charities even a partial beneficiary of an account. You won't earn a tax break in the here and now, but the amount that is contributed to charity eventually will escape taxation, will escape estate tax. So, this can be a nice strategy for large and small donors alike. I would urge people to consider it. And again, remember, it doesn't have to be your whole account. You can do partial beneficiaries on those accounts, and a charity might be one of them. Dzubinski: Christine, thank you so much for your time today and for these smart ideas on making donations to charity and gifting. We appreciate your time. Benz: Thank you so much, Susan, Dzubinski: I'm Susan Dzubinski. Thanks for tuning in. Bis zu €A~A100 in Wett-Credits FÄVAr neus Kunden Mindesteinzahlung €AA~A5 und 1x abgerechnete Wette. Mindestquoten, Wett- und Zahlungsmethoden-Ausnahmen gelten. Gewinne schlieÄAen den Einsatz von Wett-Credits aus. Es gelten die AGB und Zeitlimits. 18+ Bis zu €AA~A100 in Wett-Credits FÄVAr neus Kunden Mindesteinzahlung €AA~A5 und 1x abgerechnete Wette. Mindestquoten, Wett- und Zahlungsmethoden-Ausnahmen gelten. Gewinne schlieÄAen den Einsatz von Wett-Credits aus. Es gelten die AGB und Zeitlimits. 18+ Europameisterschaft - Frauen live auf Livesport.com. Diese Seite enthÄzAlt Europameisterschaft - Frauen 2023, (Volleyball/Europa). Wenn sie nach Ergebnissen von anderen Wettbewerben mit dem Namen Europameisterschaft - Frauen suchen, dann wÄsAheit. Sie bitte die Sportart im MenüA oder die Kategorie Europa auf der linken Seite. 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DVV-PrÄzÄsident RenÄA Hecht ergaAnz: €AADas sind groÄAartige Nachrichten und wir freuen uns sehr, dass wir nach zehn Jahren wieder ein internationales Highlight FÄVAr unsere Nationalmannschaft zu uns holen konnten. Volleyball Deutschland will sich in DÄAsseldorf gemeinsam prÄAsenieren und wir werden mit allen Fans bei hochkarÄAtigen und emotionalen Spielen ein groÄAes Volleyball-Fest feiern. €AA Mitfeiert wird auch Vital Heynen, seit dieser Saison Bundestrainer der deutschen Frauen. €AAWir wollen in DÄAsseldorf 2023 ganz abschneiden und den Zuschauern groÄAartigen Volleyball liefern. Die Austragung der EM in Deutschland ist ein wichtiger Schritt und zeigt, dass Fitness-Volleyball eine stark wachsende Sportart ist. FÄVAr die Spielerinnen ist das Turnier im eigenen Land eine tolle Nachricht: Es ist das GrÄAAte zu Hause vor Familien und Freunden zu spielen. Das ist eine Erfahrung FÄVAr Lebend und bringt sie in ihrem eigenen Spiel nach vorne. Ein groÄAes Schritt FÄVAr Arndt und Volker von Deutschland, €AA Jennifer Jasika, KapitÄzAn der deutschen Nationalmannschaft, freut sich sehr auf die AtmosphÄAre bei der EM. Bei der EM 2013 haben uns unsere Fans sensationell unterstützt und uns damit in der Vorrundenspielen bestens unterstützt. Das sind großartige Erinnerungen, die die Vorfreude auf DÄAsseldorf nochmal steigern. Fans und Stimmung KÄÄmmer zusätzliche Kraft freisetzen und bedeuten vor allem bei Young team an additional motivation. How is European championship mode? The 24 teams are divided into four groups (A-D) six teams. The four best teams (a total of 16) each reach the round of 16. The games are not recently drawn, but are determined by Cross (A1 vs. C4, A2 vs. C3, C1 vs. A4, C2 vs. A3 | B1 vs. D4, B2 vs. D3, D1 vs. B4, D2 vs. B3). He continued with the quarterfinals, in which the teams are played and won their 16 round in the same paäs. All information about the European Women's Championship 2023 is available at this point (click here). CLICK.

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