



## Pat's Planning Post

If you can believe it, **the end of the year is here**. Although there have been ongoing rumblings of big tax changes for 2022, we have yet to see significant legislation pass.

As such, many of the tried and true strategies for reducing one's tax bill remain true in 2021. With markets near all-time highs, there are likely fewer tax-loss harvesting opportunities.

Charitable giving remains one way to fulfill philanthropic goals while benefitting from an AGI deduction.

If itemizing and giving to a public charity, which would include a donor-advised fund, individuals can deduct up to:

- 60% of AGI for cash donations
- 30% of AGI for property held with a long-term capital gain (like a stock); and carry forward any unused value (beyond the 30% deduction) to future years

**Also, did you know:** for cash donations in 2021, single filers can take an additional \$300 deduction, and joint filers a \$600 deduction, even if using the *standard deduction*, rather than itemizing. This rule is likely to go away in future years.

Donor-advised funds have become increasingly popular in recent years. Here are a few links to learn more about charitable giving.

[Charitable Giving Basics](#)

[Donor-Advised Fund Information](#)

Contact Us

## Save the Date!



AMPLIUS  
WEALTH ADVISORS

## Client Webinar Series

Begins January 19  
12:00 p.m. EST

## Aaron's Action Items

### Did You Know? Amplius Client Portal Experience

Did you know? Amplius clients have access to world-class financial planning and organization tools through the Amplius Client Portal.

Have you ever wanted to truly aggregate all of your financial information from various institutions to one place, and can track your total portfolio allocation, performance, and tie that into your overall financial plan? How about projecting your current spending into future years for retirement and cash flow planning, without having to do the heavy lifting of going through bank accounts and statements?

Can your advisor oversee all of your accounts and spending details regardless of where they are held? The Amplius portal does all of that and more.

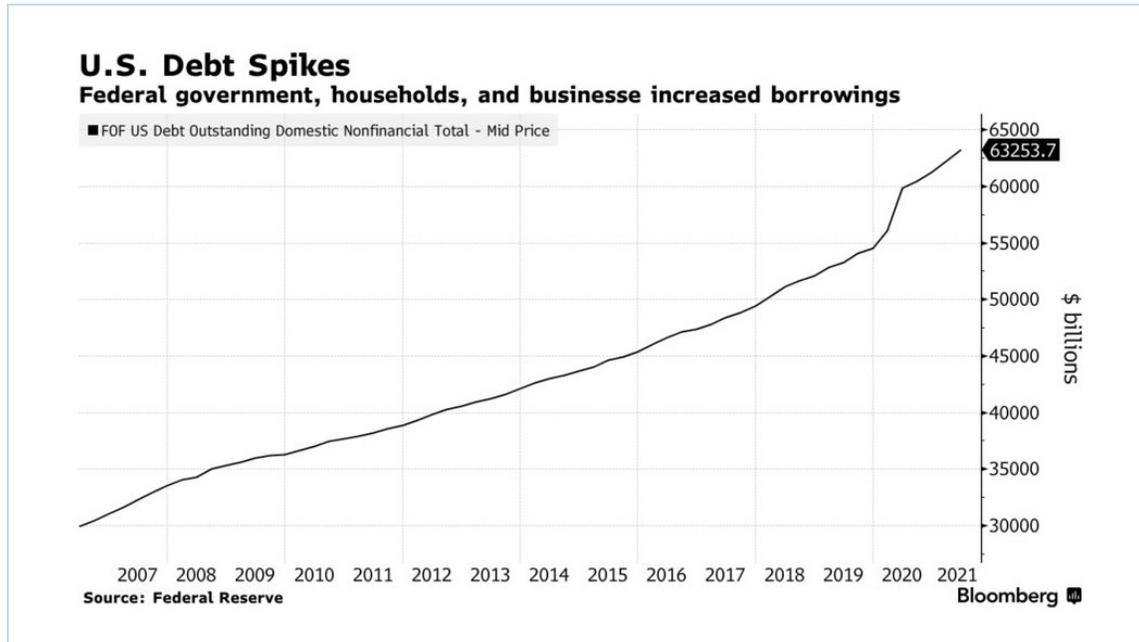
Contact Us to Learn  
More

## Liebman's Library

In this section, which we call *Liebman's Library*, Matt Liebman and Sam Liebman will share 1-2 articles or charts per month that caught their attention related to the Investment Markets.

Starting when Matt was in Elementary school, he would walk into his room and find newspaper or magazine articles about sports, politics, business, or markets that Sam had cut out for Matt to read. The tradition has continued for over 30 years. Now the article flow goes in both directions and the articles are usually sent via text.

For December, we chose a **Bloomberg** article about how the intersection of increased borrowing and inflation is creating challenges for the Federal Reserve.



[Read More on Bloomberg](#)

## Your Advisors In the News

### Recent Media Mentions



## FAs Weigh In: Advice for Young People Interested in Wealth Mgmt

Aaron Marks, Founding Partner, Chief Strategy Officer and wealth advisor at Amplus Wealth Advisors, gives advice to those interested in pursuing a career in wealth management.

[Read More on FAIQ](#)



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