

PROFESSIONAL ADVISOR

ROOFTOP SUNSET SOCIAL

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20 August 2026

Event Materials



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Qualified Charitable Distributions (QCDs)

A Tax-Smart Way to Support the Causes You Care About

WHAT IS A QCD?

- A Qualified Charitable Distribution (QCD) is a direct transfer from an IRA to a qualified charitable organization for IRA owners over 70.5 of age.
- The distribution is excluded from taxable income.
- Funds must be sent directly from the IRA trustee to the charity.
- Donor-advised funds and private foundations are not eligible recipients.

WHO CAN BENEFIT?

- IRA owners age 70½ or older may make a QCD.
- Individuals who are charitably inclined and looking for tax-efficient giving strategies
- Those who must take Required Minimum Distributions (RMDs) but do not need the income

HOW QCDs WORK WITH RMDs

- QCDs count toward satisfying your annual Required Minimum Distribution.
- RMDs generally begin at age 73 (and for some individuals may begin as late as age 75, depending on birth year).
- While a QCD can exceed your RMD amount, any excess does not carry forward to future years' RMD requirements.

2026 CONTRIBUTION LIMITS

- Up to \$111,000 per individual/ \$222,000 for married couples over 70.5

POTENTIAL TAX ADVANTAGES

- May help keep you in a lower tax bracket.
- Can reduce taxes on Social Security benefits
- May help lower Medicare premiums that are affected by income levels
- May help avoid phaseouts of other tax deductions and credits
- Avoids new charitable deduction limitations, including:
 - o The 0.5% floor on charitable deductions
 - o Overall itemized deduction limitations.

WHEN A QCD MAY MAKE SENSE

- You are required to take an IRA distribution but do not need the funds for living expenses.
- Including your RMD in income would increase your tax liability.
- You want to reduce future RMDs by lowering your IRA balance.

KEY TAKEAWAYS

A QCD helps eligible IRA owners give to charity, satisfy RMDs and potentially reduce taxable income.

Community Foundation Opportunities

QCDs cannot be made to donor-advised funds or private foundations. However, they can fund:

- **Designated Funds:** support a specific nonprofit
- **Field of Interest Funds:** support a cause such as education, health care, or the arts
- **Unrestricted Funds:** support changing community needs

GET EXPERT ADVICE:



Terri Munro

Partner & Wealth Advisor, Waverly Advisors

678-302-1453

terri.munro@waverly-advisors.com



Bill and Ginger Dallas: Making Magic Turning an RMD into a QCD

Sometimes generosity isn't about giving more. It's about making the most of what you give.



Bill and Ginger Dallas have been giving through their donor advised fund at Cobb Community Foundation for more than ten years. Along the way, they've supported their church, helped build Gracepoint School, created scholarships at Kennesaw State University and Marietta Country Club, contributed to Match Magic nonprofits, helped fund the campaign's match pool, and so much more. Giving is simply part of how they show up for their community.

"We focus our giving on people more than causes," Bill said. "We care about charities that support families and individuals, scholarships, helping people break free from addiction, and programs like Circles that help people improve their lives by connecting them with role models and opportunities."

Then, they discovered a way to make their giving go even further.

In 2025, Bill turned 73 and was required to begin taking distributions from his IRA.

"I didn't want a tax bill just for moving money," Bill says.

Because CCF had already talked with Bill and Ginger about Qualified Charitable Distributions, he knew there was a better option.

In 2026, Bill is using his entire required distribution to support the causes he cares about — without increasing his taxable income. One check from his IRA flows through his new CCF Pass-Through Designated Fund to support scholarships, fulfill charitable commitments, maintain the Dallahs' Catalyst Society membership, and help fund the 2026 Match Magic match pool.

"My advisor cuts one check, and CCF handles the rest," Bill says. "They made it easy. We'll do this every year."

BEST-KEPT GIVING SECRET: IRA QUALIFIED CHARITABLE DISTRIBUTIONS

Qualified Charitable Distribution (QCD) is a smart option for people who are already giving to charity, don't need extra income, and are required to take IRA distributions. Instead of taking your required minimum distribution (RMD), paying income tax on it, and then donating what's left, a QCD sends the money directly from your IRA to charity. That amount never shows up as taxable income, which can mean lower overall taxes, reduced Medicare premiums, and less tax on Social Security. In short, you give the same amount to charity—but keep more for yourself by avoiding avoidable taxes. Professional Advisors, if you have clients like Bill and Ginger Dallas—philanthropic, over the age of 73, and looking to make an impact in the community—Cobb Community Foundation would love to talk through possibilities with you. And as always, we're grateful for the opportunity to support you and your clients. We're here to be a resource and a collaborative partner.

CONTACT:



Shari Martin

President & CEO, Cobb Community Foundation

770.859.2329

shari@cobbfoundation.org

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Utilizing Donor-Advised Funds to Simplify Legacy Planning

What do I want my life to continue to accomplish after I'm gone

A Donor-Advised Fund (DAF) is one of the simplest and most flexible tools available for creating a lasting charitable legacy. A donor makes an irrevocable charitable contribution, may receive an immediate income tax deduction if eligible, and recommends grants over time to qualified charitable organizations.

Create a Family Legacy - A DAF allows generosity to become part of a family's identity

Maintain Flexibility - Donors do not have to decide today which organizations should receive gifts 20 years from now. Charitable giving evolves as needs, interests, and circumstances change.

Teach the Next Generation - A DAF can help children and grandchildren understand that wealth is not simply something to accumulate; it is a resource to steward wisely for the benefit of others. Generosity can become a family tradition rather than a one-time event.

COBB COMMUNITY FOUNDATION (CCF) DONOR-ADVISED FUNDS

CCF DAFs offer extraordinary flexibility, simplicity, and peace of mind in designing your legacy

Donors may contribute cash, appreciated securities, business interests, real estate, and other assets with legacy planning options that include:

- **Testamentary Donor-Advised Funds** — Established through an estate plan and activated upon the donor's passing.
- **Flexible Charitable Instructions** — Giving plans can evolve over time without continually amending a will or trust.
- **Endowment Funds** — Create one or multiple endowments benefiting a specific ministry, nonprofit or a particular field of interest.
- **CCF Unrestricted Funds** — Support future community needs while keeping the donor's name associated with grants.
- **Multigenerational** — Involve children and grandchildren, carry forward for generations.

IT'S ABOUT MORE THAN TRANSFERRING WEALTH

Legacy planning isn't measured by the size of an estate. It is measured by the lives changed because someone chose to be intentional.

As professional advisors and community leaders, we can help families think beyond transferring wealth. We can help them transfer values.

One day, everything we've accumulated over our lifetime will be distributed. The question is not whether our assets will be transferred, they will. The real question is whether they'll simply be transferred, or whether they'll continue telling the story of what mattered most to us.

GET EXPERT ADVICE:



Susan Tillery

President & CEO, Paraklete Financial

678.290.3930

stillery@parakletefinancial.com



Venitia Smith: Legacy Giving Simplified

Turn today's charitable intentions into a lasting legacy.



Meet Venitia Smith of Genuine Parts Company. This is a photo of her from a Habitat for Humanity Women's Build project, you might recognize her—she's often the one rallying volunteers. At Genuine Parts, Venitia has spent years connecting employees to nonprofit board service and volunteer leadership. She has a big heart for community—and she's just as thoughtful about her legacy.

Venitia is working on her estate plan, and she asked a simple but powerful question:
How do I make sure what I worked so hard for continues to support the organizations I love?

Her solution? A Legacy Donor Advised Fund at Cobb Community Foundation.

Here's what makes this structure so elegant—and advisor-friendly:

- She has now executed a fund agreement.
- It remains inactive during her lifetime.
- Her will and IRA beneficiary designation direct assets to the fund at her passing.
- The fund then creates four named endowments—each benefiting a specific organization in perpetuity.

It's our standard Donor Advised Fund document—simply activated later. Clean. Flexible. Powerful.

No complex private foundation. No administrative burden for family. No guesswork for nonprofits. Just clarity and permanence. For clients who care deeply about community—this is such a compelling option. It allows them to be intentional, specific, and enduring in their impact.

And as always, CCF retains no portion of the charitable gifts directed to nonprofits through these funds beyond standard administrative support. Professional Advisors, if you have a client like Venitia (who is now a part of our Legacy Society)—philanthropic, thoughtful, ready to define their legacy—Cobb Community Foundation would love to talk through possibilities with you. And as always, we're grateful for the opportunity to support you and your clients. We're here to be a resource and a collaborative partner.

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Claiming Georgia Tax Credits for Employer Childcare Expenses

In today's competitive job market, attracting and retaining top talent requires more than just competitive salaries. Employees are increasingly looking for companies that offer comprehensive benefits, including childcare. Georgia law provides for an often-overlooked tax credit for employer provided childcare expenses.

HOW IT WORKS

Employers who provide or sponsor childcare are eligible for a credit that can be used against income tax at the company level or, if the company is a partnership, LLC or s-corporation, at the partner/member/shareholder level.

Pursuant to O.C.G.A. Sec. 48-7-40.6, the credit applies to the following:

- The employer's costs of operating a childcare facility on its premises, including but not limited to, salaries, supplies, rent, food, transportation, educational and special activities;
- The employer's costs of sponsoring childcare at an outside facility pursuant to a contractual agreement between the employer and the third-party facility as long as the employer pays for the costs of employees using such facilities;
- Costs associated with constructing a childcare property, including the costs of all real and tangible personal property purchased or acquired for operating a qualified childcare facility. Such costs may include amounts expended on land acquisition, improvements, buildings, and building improvements and furniture, fixtures, and equipment used for such facility when the facility is either owned or leased by the employer.

AMOUNT OF CREDIT

- The credit is equal to 75% of the cost of operation of an employer provided or employer sponsored childcare facility for a taxable year. The credit that can be used in any taxable year is capped at 50% of an employer's Georgia income tax liability for that year.
- The credit for constructing a childcare property is 100% of the costs of constructing the childcare property and is taken over a ten-year period (i.e., 10% each year). The credit is capped at 50% of the employer's Georgia income tax liability for that year.
- Unused credits can be carried forward for three years.
- If the employer is a pass-through entity, credits can flow-through to the partners/members/shareholders.

GET EXPERT ADVICE:



Peter Stathopoulos

Partner, State & Local Tax, Entertainment

678.218.1396

peter.stathopoulos@btcpa.net





When Awareness Turns Into Action

Henssler Financial's Childcare Benefit



One conversation. Thirteen employees supported. And a reminder that sometimes the biggest impact starts with simply knowing an opportunity exists.

At last year's Professional Advisor Rooftop Sunset Social, a conversation about Georgia's employer childcare tax credit sparked an idea at Henssler Financial.

The opportunity wasn't new. Georgia has offered a tax credit for employers that provide or sponsor childcare for their employees for decades. Yet many employers may still be unaware of the credit—or of how it can fit into a broader strategy for supporting their workforce. Henssler decided to act.

The company created a childcare benefit providing \$625 per month, or \$7,500 a year, per employee. Thirteen employees have already enrolled. For working parents, that support means more than dollars.

"It will ease some of the financial stress that comes with childcare and has given me greater peace of mind."

— **Hillary Henry, Payroll and Accounting Specialist, Henssler Financial**

And for Henssler, it's an investment in its people. "We're proud to offer a benefit that can make a meaningful difference for working families during some of life's busiest years." — **Bil Lako, Principal and Managing Director, Henssler Financial**

A benefit that works both ways

For employees, childcare assistance can ease one of the most significant expenses facing working families. For employers, it can be a meaningful tool for attracting and retaining talent, reducing the financial pressures that can contribute to employees leaving the workforce, and demonstrating a tangible investment in their people. The lesson isn't that every company needs to create the exact benefit Henssler did. It's that employers can't take advantage of opportunities they don't know about.

That's where awareness—and the right professional advisors—can make a difference. CCF's role is to help bring practical opportunities like this to the people who can put them into action. A conversation at one event led to a new benefit for 13 Henssler employees. With greater awareness among employers across Cobb County, the potential impact could reach thousands more working families.

Professional Advisors, if you work with business leaders, this is an opportunity worth putting on their radar. Cobb Community Foundation would love to be a resource as you help your clients explore ways to strengthen their businesses while supporting the families who make them successful.

Tax rules and eligibility requirements apply. Employers should consult their tax advisors to determine whether and how the credit applies to their circumstances.

G.W. Henssler & Associates, Ltd. is an Investment Advisory practice, d/b/a Henssler Financial, that offers products and services through G.W. Henssler & Associates, Ltd., a Registered Investment Adviser.

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President & CEO, Cobb Community Foundation

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Cohen Pollock
Merlin Turner

Creating Meaningful Charitable Legacies

Four strategic ways to reduce taxes, support charitable goals and create lasting impact

1. The Big Picture

- The 40% Federal Estate Tax applies to estates in excess of \$15 million in value.
- Retirement accounts can be among the most tax-inefficient assets to leave to heirs.
- Charitable planning can reduce income and estate tax while supporting charitable goals.
- Four strategies to consider:
 1. Name a charity directly as the beneficiary of the taxable portion of your estate.
 2. Use a Charitable Lead Trust (CLT) to receive the taxable portion of your estate.
 3. Name a charity directly as the beneficiary of your retirement account.
 4. Use a Charitable Remainder Trust (CRT).

2. Strategy One:

- Include a formula bequest in your Will that allocates the portion of your estate subject to estate tax to a charity.
- Charity receives that portion of your estate income and estate tax free.
- Zero estate taxes due.

3. Strategy Two:

- Include a formula bequest in your Will that allocates the portion of your estate subject to estate tax to a CLT.
- Charity receives an annuity stream from the CLT income and estate tax free.
- Zero estate taxes due.
- Possibility your family will receive additional assets estate tax free.

4. Strategy Three: Direct Charitable IRA Beneficiary

- Name a qualified charity as a beneficiary of your IRA, 401(k), or qualified plan.
- Key advantages:
 - Charity receives the retirement assets estate and income tax free.
 - Keeps more tax-efficient assets available for family members.
 - Simple, inexpensive, avoids probate, and remains flexible.

5. Strategy Four: CRT

- Allows the sale of an appreciated asset on a tax deferred basis and creates an annuity stream for you and a charitable deduction while ultimately benefiting charity.
- The SECURE Act generally eliminated the lifetime “stretch” for most non-spouse beneficiaries, creating a 10-year distribution window.
- A CRT can provide a longer period of tax deferral while ultimately benefiting charity.

GET EXPERT ADVICE:



Tony Turner

Shareholder, Cohen Pollock Merlin Turner

[770.858.1288](tel:770.858.1288)

TTurner@cpmtlaw.com



Willard Grogan and Jennifer: A Legacy that Grows

See what can happen when someone invests in a child's future for the long haul.



Meet Jennifer, who found family & stability at Calvary Children's Home when she was just 3 years old.

After a tumultuous start in life, she found:

- Consistent care from dedicated house parents
- Encouragement to pursue her education
- A safe and supportive place to grow

Years later, Jennifer became a child protective investigator — dedicating her career to helping vulnerable children navigate difficult situations of their own — and got married with her Calvary family by her side!

The stability Jennifer found at Calvary was made possible, in part, by people who believed in the importance of giving children a safe place to grow — and of supporting that work for generations to come.



That includes biker Willard Grogan. Through his estate plan, and with the help of his attorney Kelly Holloway, Willard established an endowment at Cobb Community Foundation to provide ongoing support for Calvary Children's Home.

In the later years of his life, Willard faced ongoing health challenges and began thinking seriously about putting in place an estate plan that would help others long after his lifetime. He knew he wanted to help children. Many options were discussed and studied: a mobile dental van, other children's homes, and a camp for underprivileged children. But his ultimate wish was to help the very place that he and his Bikers for Christ buddies would deliver gifts to every year at Christmas: Calvary Children's Home.

After his passing, representatives from Cobb Community Foundation and Willard's family have personally delivered annual grants from the fund to Calvary. Between 2014 and 2025, Willard Grogan's fund has provided just under \$325,000 in support to help care for children growing up there.

Jennifer and Willard never met. Yet their lives are forever connected. That's the power of a legacy that grows. At Cobb Community Foundation, we help individuals and families create charitable plans that reflect their values and continue making a difference for generations. Professional Advisors, if you have clients like Willard Grogan—philanthropic and hoping to keep helping others beyond their lifetime—Cobb Community Foundation would love to connect and start the conversation.

In the pictures above: Jennifer, Fund Advisor, Judy Ivey, and Calvary Children's Home Executive Director, Snyder Turner at the Willard Grogan House

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Shari Martin

President & CEO, Cobb Community Foundation

770.859.2329

shari@cobbfoundation.org

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Established in 1993



Serving Cobb County and surrounding areas



Distributing over \$6 million annually to nonprofits providing food, housing, education, healthcare, and more



**Executive Leadership
Shari Martin, President & CEO**



WHO WE ARE

Cobb Community Foundation (CCF) is a nonprofit that addresses Cobb County's needs and opportunities — helping businesses give with purpose and empowering nonprofits to do their best work.

WHAT WE DO

We connect donors with causes they care about, manage charitable funds, fuel community solutions, and equip nonprofits with the resources they need to serve.

OUR VISION

A thriving community of engaged, charitable citizens—where all people can access opportunities and achieve their greatest potential.

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WAYS TO ENGAGE



- Support the causes you love through a Donor Advised Fund (DAF), a Field of Interest Fund, or our CCF Strategic Funds that champion specific causes that matter in Cobb—such as access to mental healthcare, childcare, and local journalism.
- Support the nonprofits you love by searching for them on our Giving Hub, or with a Designated Fund.
- Create a scholarship.
- Support CCF campaigns and events as a Corporate Champion or Catalyst Society Member and help us help others.



BENEFITS

- If you have a fund with us, you can decide whether you want to give now or later.
- Through your fund with CCF, you can obtain tax advantages and personalized services that allow for a seamless giving process.
- There are multiple ways to give. By Check, Online through our 'Give' hub, grants via your DAF, Qualified Charitable Donation (QCD) from your IRA, and even stock or business interests.
- By having a fund at CCF, you are supporting your community before even making your first charitable distribution.



CAMPAIGNS | EVENTS | AWARDS



- Activate Good: Signature Stakeholder Appreciation Event
- Match Magic Holiday Giveathon
- Ignite Learning Series for Nonprofit Leaders
- Certified Nonprofit Professional Credential
- Professional Advisors Sunset Social
- Nonprofits Making a Difference Bus Tours
- Howard Koekpa Collaborative Spirit Award (for nonprofits)
- Jim L. Rhoden Jr. Visionary Philanthropist of the Year Award
- Cobb Vital Signs (Community Needs Assessment)



CONTACT US

1100 Circle 75 Parkway, Suite 1000, Atlanta, GA 30339

EMAIL CCFTeam@cobbfoundation.org

PHONE (770) 859-2366

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