

# Taxes and Tools

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## Year-round tax tools



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## [Pooled Income Funds: How to Seize Potential Opportunity for a Higher Deduction This Year](#)

By: [Eileen Tam](#) | November 6, 2023

### **KEY POINTS**

- [1. Pooled income funds \(PIFs\) established in 2023 use a 2.2% rate for deductions \(lower rate equates to higher deduction\).](#)
- [2. Rates are expected to rise, and there's value in the deduction available by contributing to a PIF this year.](#)
- [3. Potential benefits include avoiding capital gains, a lifetime income stream and a higher deduction.](#)

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[Charitable Giving](#) | **Taxes**

## [Higher Gift and Lifetime Exemptions Offer Potential Opportunity While Available](#)

By: [Eileen Tam](#) | July 10, 2023

### **KEY POINTS**

- [1. The lifetime estate and gift exemption has more than doubled since 2017.](#)
- [2. Expanded limits will expire at the end of 2025, assuming no additional law changes.](#)
- [3. Donors with a sizable estate may make tax-free annual gifts to family and friends.](#)
- [4. There is potential opportunity using higher gift and lifetime exemptions with a CRT/PIF.](#)
- [5. Parents may gift annual exemptions to fund life insurance for wealth replacement.](#)

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The Tax Center is your one-stop shop for tax tools, strategies, whitepapers and information.

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