

# Strategic Giving Guide

## Donor-Advised Funds

# Giving Publicly Traded Stocks



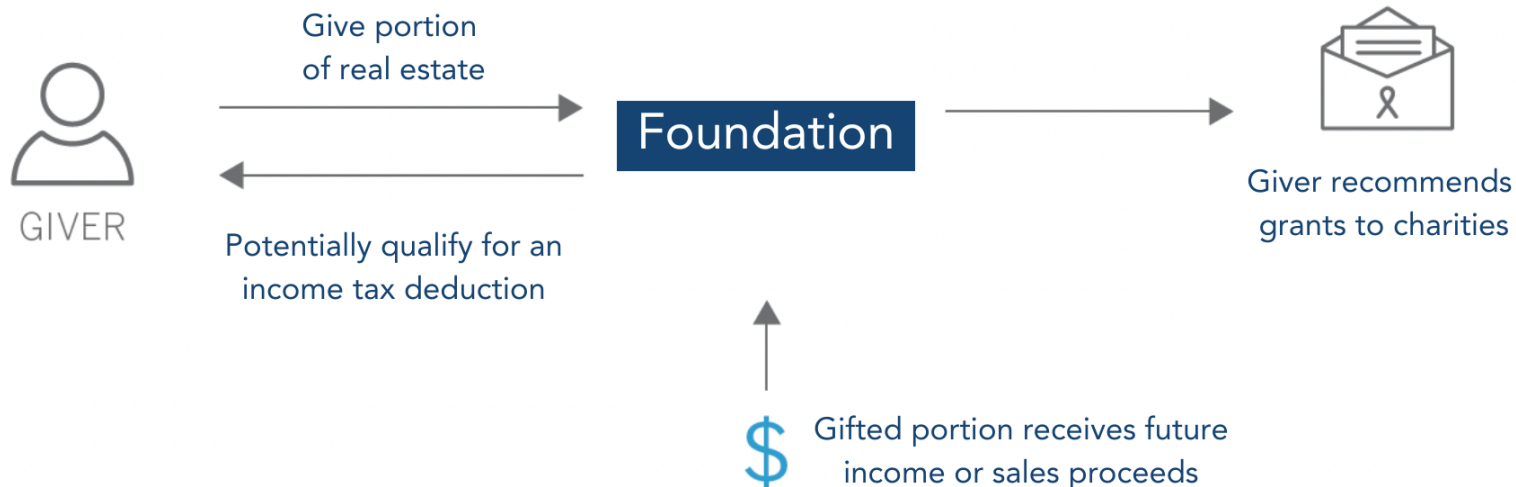
## Traditional Giving Using Checks

- Start with \$10,000 in cash
- Write checks to charities for \$10,000
- Potentially qualify for a \$10,000 charitable deduction
- Continue to pay capital gains tax in their portfolio (now or later)

## More Giving Using Stocks

- Donate \$10,000 of stocks to foundation
- Potentially qualify for a fair market value charitable deduction of \$10,000
- Shares are sold by foundation with no capital gains tax implications, with proceeds placed into a donor-advised fund
- Use potential tax efficiency to give more

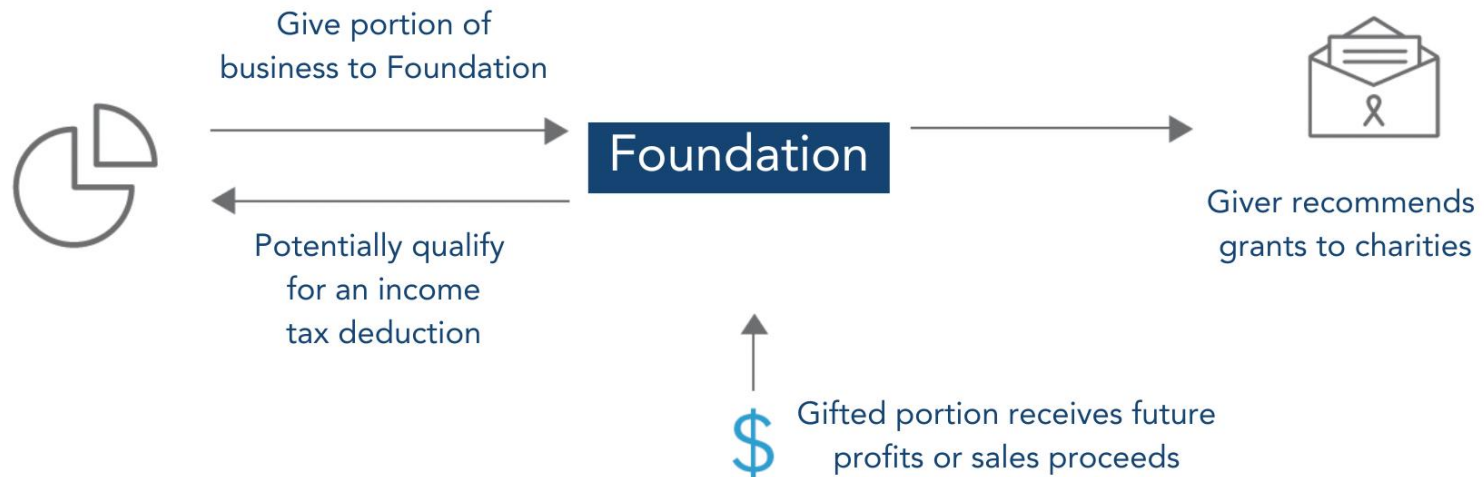
# Using Real Estate to Fund Charity



## Benefits

- Maximize giving by preserving the value of the gifted asset for charitable impact
- Use annual charitable deductions for non-cash asset gifts (up to 30% of AGI), potentially increasing giving and cash flow
- Mobilize foundation's portion of future income for granting to charities (foundation may have 60% tax efficiency on pass-through, taxable net income during ownership)
- Tax efficiency – Potentially avoid or reduce capital gains taxes on the gifted portions' future sale proceeds, moving more dollars to charity

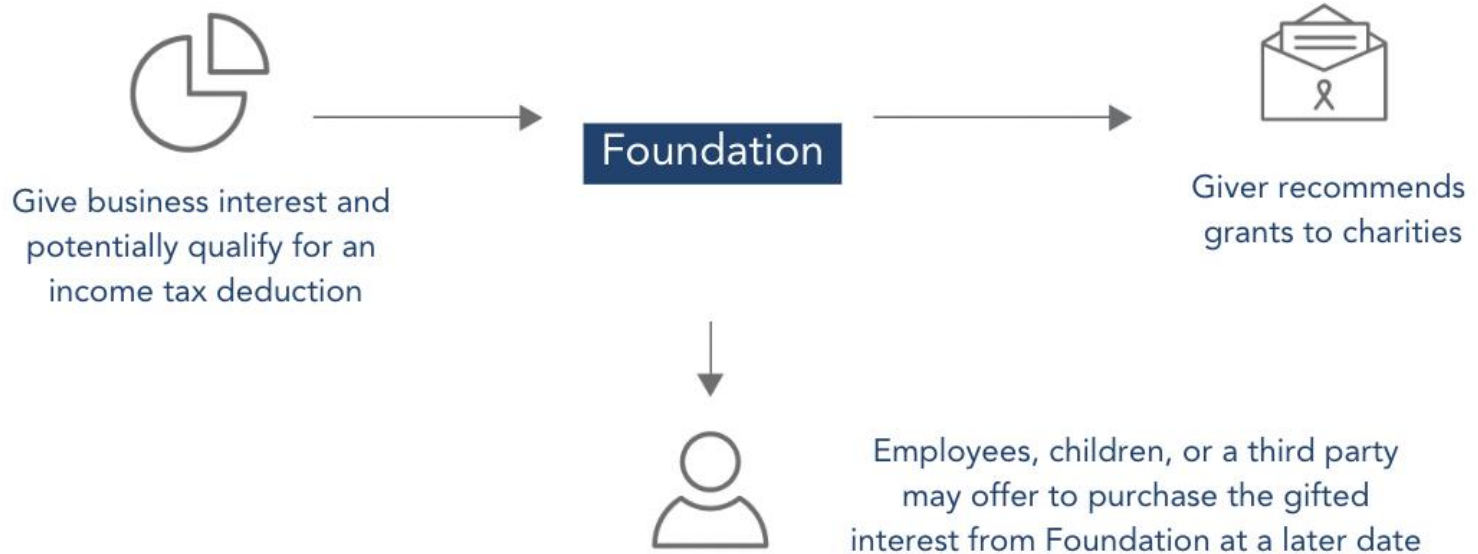
# Using Business to Fund Charity



## Benefits

- Maximize any potential liquidity event by preserving the value of the gifted asset for charitable impact
- Use the charitable deduction for non-cash asset gifts (up to 30% of AGI), potentially increasing cash flow for more giving
- Mobilize foundation's portion of future income for granting charities (foundation may have up to 60% tax efficiency on pass-through, taxable net income during ownership)
- Tax efficiency – Potentially avoid or reduce capital gains taxes on the gifted portion, moving more dollars to charity

# Including Charitable Giving in a Business-Exit Strategy



## Benefits

- Tax efficiency – Potentially qualify for a charitable deduction with the gifted business interest
- Maximize any potential liquidity event by preserving the value of the gifted asset for charitable impact
- If, at a later date, employees, children, or a third party decide to offer to purchase the gifted interest for fair market value, the proceeds are available in your clients' donor-advised fund for them to recommend grants to their favorite charities and causes.

# Charitable Gift Annuities (CGAs)



## Benefits

- Tax efficiency – You may qualify for an immediate income tax deduction
- Multiple funding options – Your clients make a gift(s) to foundation to fund their CGA. They can give cash (checks), publicly traded securities, other assets, or, if they're 70 ½ or older, they can make a qualified charitable distribution (QCD) from an IRA
- Support for charities – Charities may receive grants immediately
- Regular payments – A CGA provides fixed payments for life with rates generally higher than CDs
- Flexibility – Use a single CGA to benefit multiple charities

## Disclaimers

# Overview Disclaimers

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