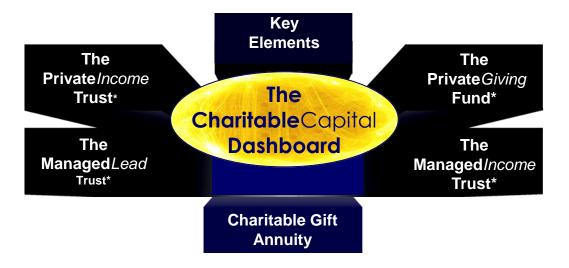


Fusing Charitable Capital Planning into your Practice

Increase Revenues & Assets Under Management
Synchronize: Investments — Income — Taxation — Giving



Turnkey Solutions — branded for your firm

Branded Client Portals ◆ Administration ◆ Coaching ◆ Case Design Access to a cache of branded client brochures, booklets and presentations





Tax Arbitrage Deduct • Divert • Convert • Defer

- Income Tax Deductions
- Capital Gains Tax Savings
- Depreciation Recapture
- Estate Tax Advantaged

2022 Planned Giving Results

Over \$1.8 Billion In Planned Gifts

Key Giving Tools	Ave. Size	Total Contributions
152 Remainder Trusts	\$2.3M	\$349,600,000
55 Lead Trusts	2.7M	148,500,000
26 Pooled Income Trusts	1.9M	49,400,000
3,611 Insured CGAs	258M	931,638,000
17 Leveraged IRA Giving	3.5M	59,500,000
52 Donor Advised Funds	362M	18,824,000



THE CHARITABLE CAPITAL PLANNING PORTFOLIO

	Key Factors	Private Giving Fund*	Gift Annuity	Managed Income Trust*	Managed Lead Trust*	Private Income Trust*
ı	Start Up Fees	No	No	No	No	No
ı	Legal document drafting	No	No	Yes	Yes	No
ı	Lifetime Income potential	No	Yes	Yes	Yes	Yes
ı	Capital-gains tax savings	Yes	Partially	Yes	Yes	Yes
ı	Ability to fix income payout	N/A	Yes	Yes (5% to 50%)	No (Gagged by invest. income)	No (Gagged by invest income)
ı	Reduction in taxable estate	Yes	Yes	Yes	Yes	Yes
	Can add gifts	Yes	No	Yes	Yes	Yes
ı	Revocable	No	No	No	Yes (selected duration)	No

^{*} Private Giving Fund (DAF), Managed Income Trust (CRT), Managed Lead Trust (CLT), Private Income Trust (PIF))



The PrivateGiving Fund Program — \$1,000,000 Contributed

Your Private Labeled — DAF Turnkey Platform

CONTRIBUTE

SAVE TAX

INVEST -

GRANT

Client Tax Deduction

\$1,000,000 Contribution

Single Age	Deduction	Joint Age	Deduction
50	100%	50	100%
55	of	55	of
60	Contribution	60	Contribution
65	Regardless	65	Regardless
70	of Age	70	of Age
75	\$1,000,000	75	\$1,000,000

Amounts shown are as of 1/01/2017

The Creation of New Capital \$1,000,000 Contribution of Real Estate

Single, Age 65, Cost Basis: \$200,000
Income Tax Rate: 45% Capital Gains Rate: 20%
Tax Deduction*: \$1,000,000

Tax Rate: (x) 45%

Income Tax Saved: \$450,000

Capital Gains: \$800,000 Capital Gains Rate: (x) 20%

Capital Gains Tax Saved: \$160,000

New Capital Created: \$610,000

WEALTH MANAGEMENT FIRM

AUM = Contribution + New Capital \$1,000,000 + \$610,000 Investment

Advice Management

Fees

CLIENT'S PRIVATE GIVING FUND \$1,000,000





Advisory Client

TAX DEDUCTION

IRREVOCABLE CONTRIBUTION

Assets

NO CAPITAL GAINS TAX

NO DEPRECIATION RECAPTURE

While Living
Issue Grants
Administration
Tax Reporting

At Death
Spread
impact
beyond
lifetimes



The PrivateIncome Trust Program — \$1,000,000 Contributed

Your Private Labeled — PIF Turnkey Platform

CONTRIBUTE SAVE TAX INVEST RECEIVE INCOME GIVE

Client Tax Deduction \$1,000,000 Contribution

Single Age	Deduction	Joint Age	Deduction
50	\$706,840	50	\$651,560
55	743,020	55	688,700
60	778,790	60	726,590
65	813,460	65	764,670
70	847,020	70	802,600
75	878,510	75	839,290

Amounts shown are as of 1/01/2017

CONTRIBUTION

The Creation of New Capital \$1,000,000 Contribution of Real Estate

Single, Age 65, Cost Basis: \$200,000 Income Tax Rate: 45% Capital Gains Rate: 20% Tax Deduction*: \$813,460 (x) 45% Tax Rate: Income Tax Saved: \$366,057 **Capital Gains:** \$800,000 Capital Gains Rate: (x) 20% Capital Gains Tax Saved: \$160,000 New Capital Created: \$526,057

Investment **CLIENT'S PRIVATE** WEALTH MANAGEMENT FIRM **Turnkey** Advice INCOME TRUST AUM = Contribution + New Capital Management \$1,000,000 Platform \$1,000,000 + \$526,057 a non-profit organization Fees Income For Life At Death While Living **Administration** Residual TAX Tax Reporting **Dispersed To** DEDUCTION NO CAPITAL GAINS TAX Distributions **Designated Assets** Charities NO DEPRECIATION RECAPTURE Advisory Client **IRREVOCABLE**



The ManagedLead Trust Program — \$1,000,000 Contributed

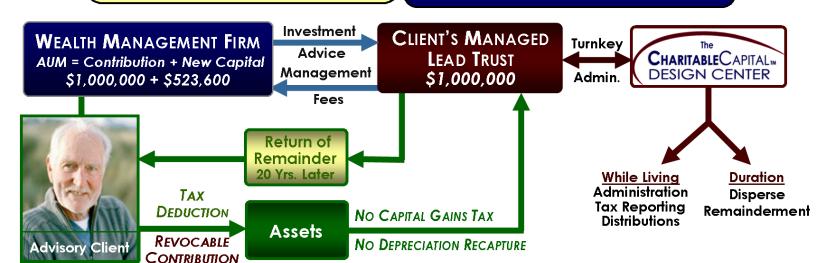
Your Private Labeled — CLAT Turnkey Platform

CONTRIBUTE SAVE TAX INVEST FOR GIVE RECEIVE INCOME RECEIVE REMAINDER AT TRUST DURATION

	eduction function o			
Annuity	, Trust	Payout Du	ration In Y	/ears
Rate	10	15	<u>20</u>	25
10%	\$898,000	(1)	(1)	(1)
9 %	808,000	(1)	(1)	(1)
8%	778,000	(1)	(1)	(1)
7 %	629,000	895,000	(1)	(1)
6%	539,000	767,000	972,000	(1)
5 %	449,000	639,000	808,000	963,000

The Creation of New Capital \$1,000,000 Contribution of Real Estate

20yr. duration, 5% Annual Gift, Basis: \$200,000 Income Tax Rate: 45% Capital Gains Rate: 20% Tax Deduction*: \$808,000 Tax Rate: (x) 45% Income Tax Saved: \$363,600 **Capital Gains:** \$800,000 **Capital Gains Rate:** (x) 20% Capital Gains Tax Saved: \$160,000 **New Capital Created:** \$523,600





The Managedincome Trust Program — \$1,000,000 Contributed Your Private Labeled — CRT Turnkey Platform

SAVE TAX INVEST RECEIVE INCOME GIVE

Client Tax Deduction \$1,000,000 Contribution

Joint Single Deduction Deduction Aae Age \$261,780 50 \$173,560 50 55 316,950 55 218.400 60 379,040 60 272.270 65 **65** 446,990 335.510 70 521,380 70 408,680 75 559,710 75 490,060

Amounts shown are as of 1/01/2017

The Creation of New Capital \$1,000,000 Contribution of Real Estate

Single, Age 65, Cost Basis: \$200,000 Income Tax Rate: 45% Capital Gains Rate: 20% Tax Deduction*: \$446,990 Tax Rate: (x) 45% Income Tax Saved: \$201,146 Capital Gains: \$800,000 Capital Gains Rate: (x) 20% \$160,000 Capital Gains Tax Saved:

New Capital Created: \$361,146

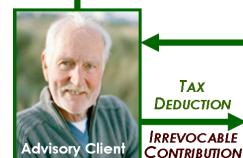
WEALTH MANAGEMENT FIRM AUM = Contribution + New Capital \$1,000,000 + \$361,146

Investment Advice Management Fees

CLIENT'S MANAGED INCOME TRUST \$1,000,000



CHARITABLE CAPITAL IM **DESIGN CENTER**



Distribute Income

TAX **DEDUCTION**

Assets

NO CAPITAL GAINS TAX

NO DEPRECIATION RECAPTURE

While Living **Administration** Tax Reporting Distributions

At Death Disbursement as directed



Cash Donation of \$100,000

Donor

Male, Age 75, 35%Tax Bracket

Donates cash to the Charity. Receives an annual, lifetime payout of \$5,800 (5.8%)⁽¹⁾ annually, of which over 70% is tax free.

Receives an income tax deduction of over \$41,200.⁽²⁾; Equal to over **\$14,420** in tax savings.

- 1) Recommended ACGA payout rate for a 75 year old as of 01/01/2012
- 2) Assumes a Federal Mid-Term rate of 1.6%

Charity

A Gift Annuity Agreement is issued to the Donor.

\$100,000

Contribution

Annual Payment

of \$5,800

The Charity chooses to insure its payout obligation by making a single premium annuity payment of \$65,000 to a high quality Insurance Company.

The remaining **\$35,000** can be used for charitable purposes immediately!

Insurance Company annuity payments are used to make the stipulated payments to donor/annuitant.

Rece

\$65,000

Payment

of \$5,800

owner and Annual Payment ______

Insurance Company

Receives a single immediate annuity premium of \$65,000 and issues the contract.

The Charity is the contract owner and payee.

The stipulated annual payments of \$5,800 are made to the Charity until the annuitant's death.

No Legal Fees — No Market Risk — Fixed Payments for Life Generates An Income Tax deduction — Capital Gain Tax Advantaged

The increased cash flow and tax savings the Donor receives can be used to achieve other objectives.

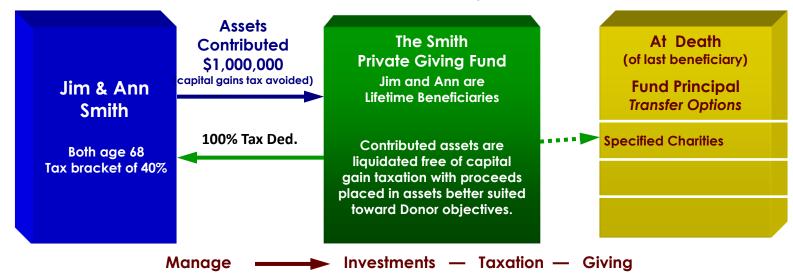
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The GB Private Giving Fund Program

A Sample Case — DAF

Initial Contribution of \$1,000,000



- ♦ Generates a substantial income tax deduction
- Allows for enhanced control of taxation
- ♦ Can enhance investment diversification
- ◆ Can provide tax deferred asset growth
- ♦ Minimizes capital gains taxation on appreciated assets

Key Features

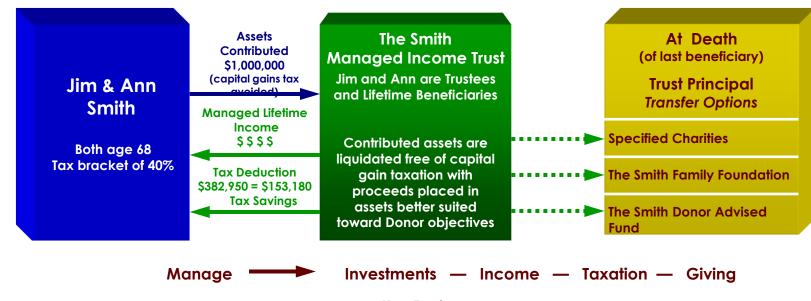
- No contribution limitations
- Can satisfy charitable desires
- Can provide for asset protection
- Can eliminate estate taxation on contributed assets



The Managedincome Trust Program

A Sample Case — CRT

Initial Contribution of \$1,000,000



Key Features

- Generates a substantial income tax deduction
- Allows for enhanced control of income and taxation
- ♦ Can enhance investment diversification
- ◆ Can provide supplemental retirement income
- Minimizes capital gains taxation on appreciated assets

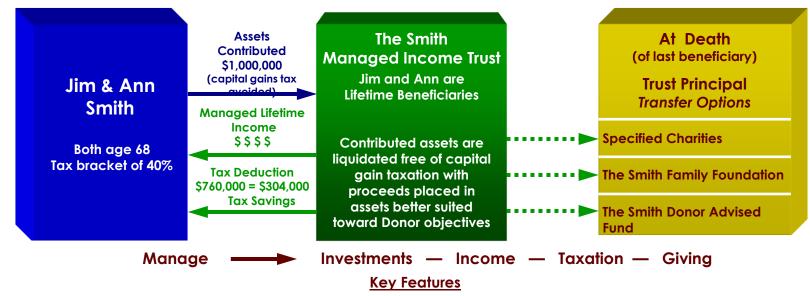
- No contribution limitations
- ♦ Can satisfy charitable desires
- Can provide for asset protection
- Can provide tax deferred asset growth
- Can eliminate estate taxation on contributed



The PrivateIncome Trust Program,

A Sample Case — PIF

Initial Contribution of \$1,000,000



- Generates a substantial income tax deduction
- Allows for enhanced control of income and taxation
- Can enhance investment diversification
- ♦ Can provide supplemental retirement income
- Minimizes capital gains taxation on appreciated assets assets

- No contribution limitations
- ♦ Can satisfy charitable desires
- Can provide for asset protection
- ♦ Can provide tax deferred asset growth
- Can eliminate estate taxation on contributed