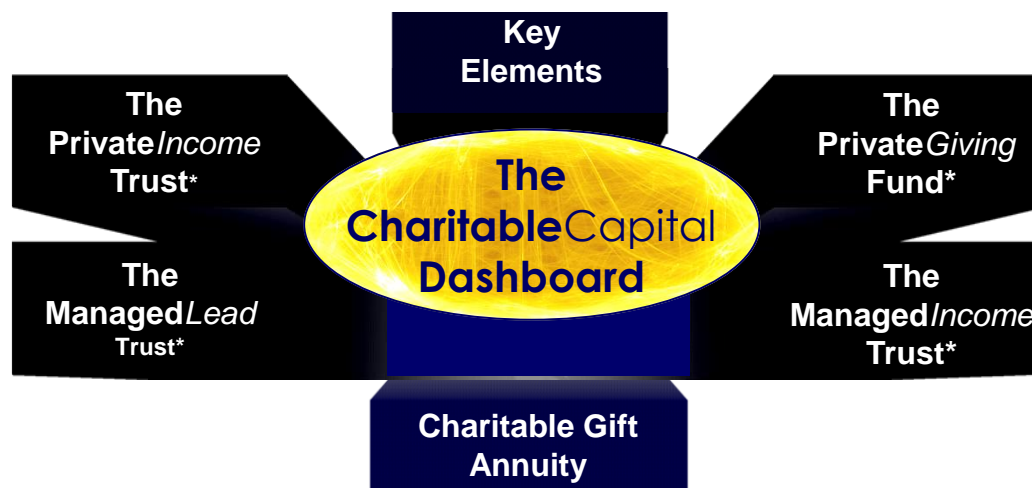


## Fusing Charitable Capital Planning into your Practice

*Increase Revenues & Assets Under Management*

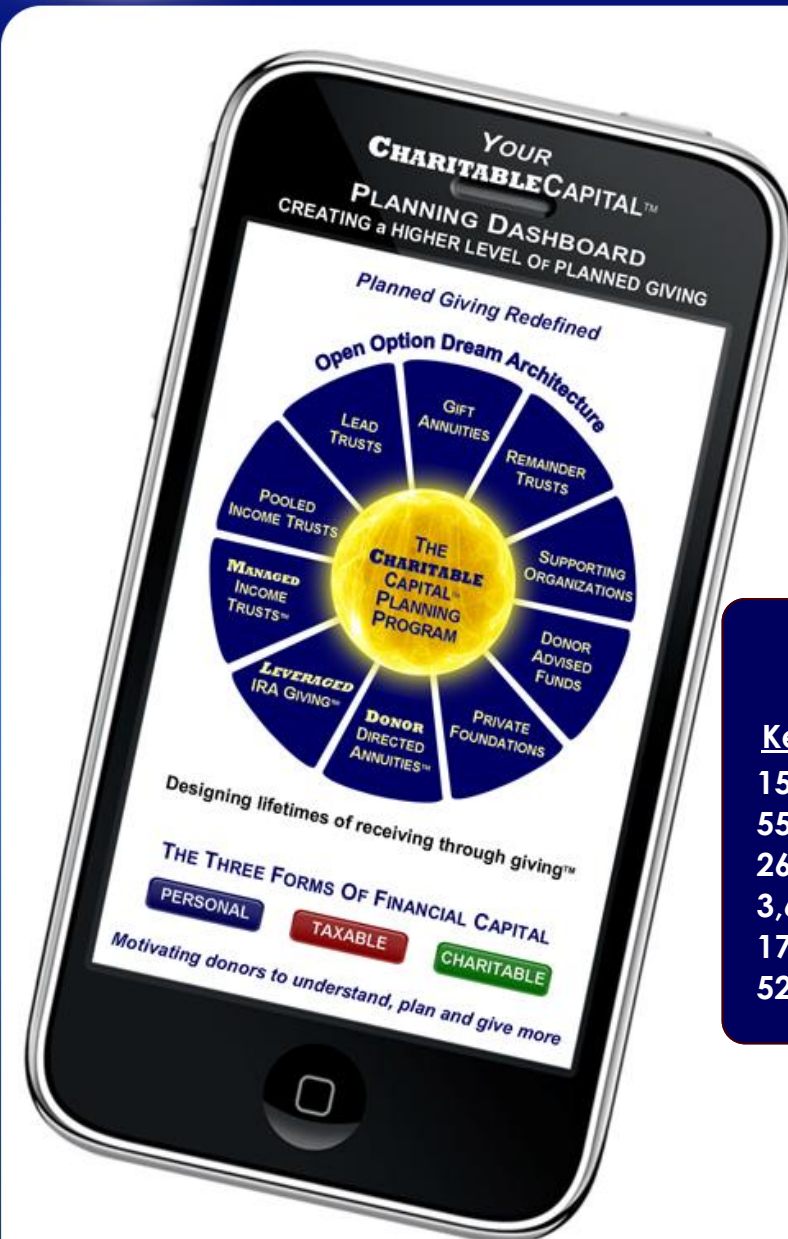
*Synchronize: Investments — Income — Taxation — Giving*



**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

<u>Key Giving Tools</u>	<u>Ave. Size</u>	<u>Total Contributions</u>
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*
Start Up Fees	No	No	No	No	No
Legal document drafting	No	No	Yes	Yes	No
Lifetime Income potential	No	Yes	Yes	Yes	Yes
Capital-gains tax savings	Yes	Partially	Yes	Yes	Yes
Ability to fix income payout	N/A	Yes	Yes <small>(5% to 50%)</small>	No <small>(Gagged by invest. income)</small>	No <small>(Gagged by invest. income)</small>
Reduction in taxable estate	Yes	Yes	Yes	Yes	Yes
Can add gifts	Yes	No	Yes	Yes	Yes
Revocable	No	No	No	Yes <small>(selected duration)</small>	No

\* Private Giving Fund (DAF), Managed Income Trust (CRT), Managed Lead Trust (CLT), Private Income Trust (PIF)

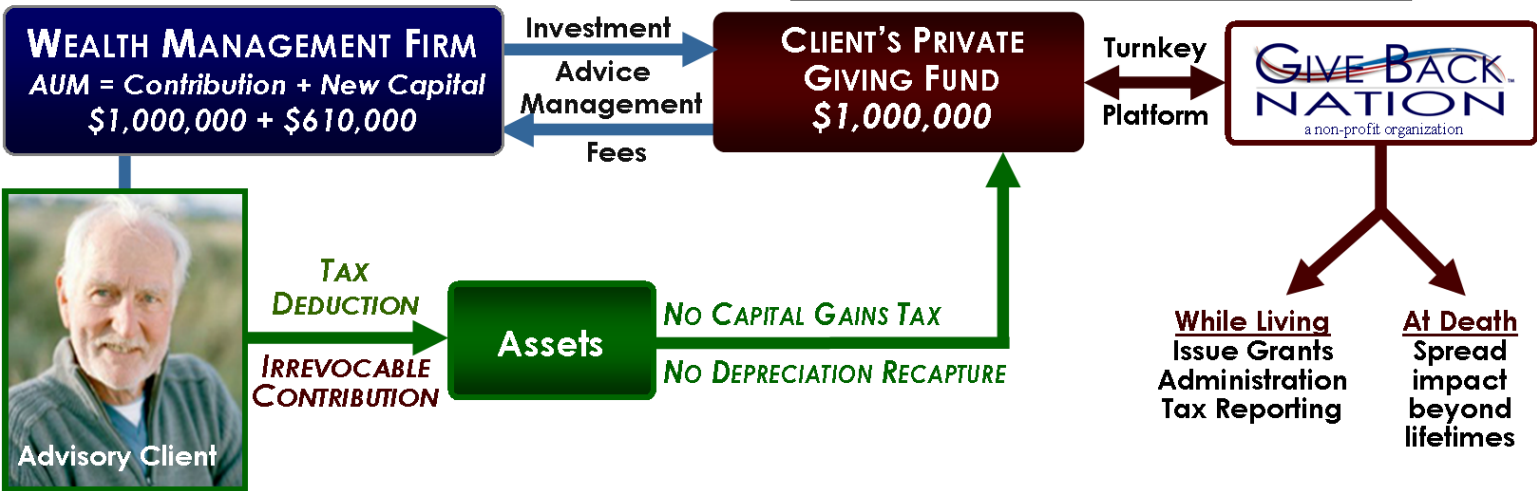
**The Private Giving Fund Program — \$1,000,000 Contributed**  
 Your Private Labeled — DAF Turnkey Platform

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	<u>\$1,000,000</u>	75	<u>\$1,000,000</u>

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
<b><u>New Capital Created:</u></b>	<b>\$610,000</b>



**The Private Income 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
<u>65</u>	<u>813,460</u>	65	764,670
70	847,020	70	802,600
75	878,510	75	839,290

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%

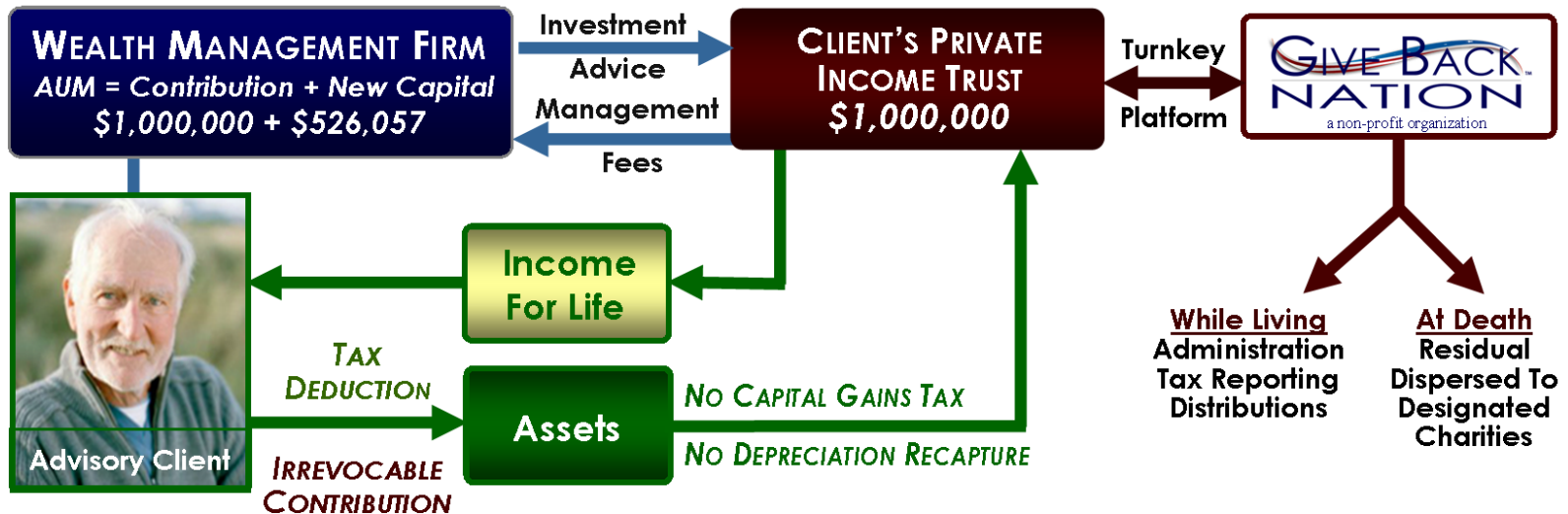
Tax Deduction\*: \$813,460  
 Tax Rate: (x) 45%

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**



**The Managed Lead Trust Program — \$1,000,000 Contributed**  
*Your Private Labeled — CLAT Turnkey Platform*

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

**Tax Deduction-\$1,000,000 Contributed**  
*A function of gift rate and duration*

Annuity Rate	Trust Payout Duration In Years			
	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)
<u>5%</u>	449,000	639,000	<u>808,000</u>	963,000

*Amounts shown are as of 1/01/2017*

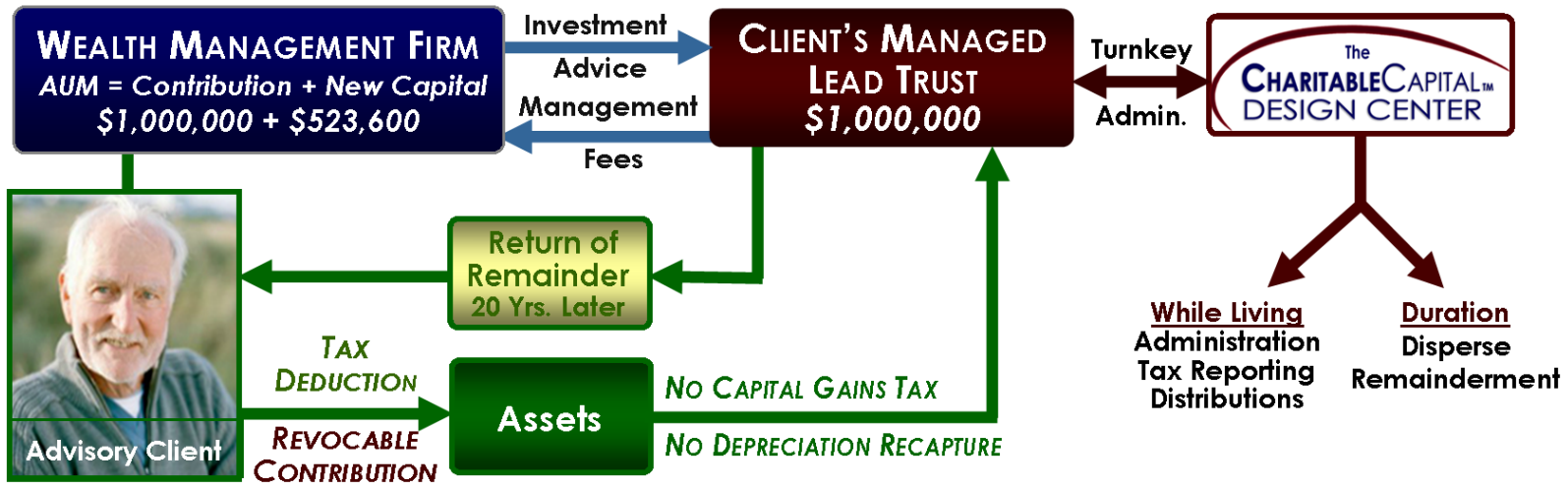
**The Creation of New Capital**  
**\$1,000,000 Contribution of Real Estate**

*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 Managed Income Trust Program — \$1,000,000 Contributed**  
*Your Private Labeled — CRT Turnkey Platform*

CONTRIBUTE ► SAVE TAX ► INVEST ► RECEIVE INCOME ► GIVE

**Client Tax Deduction**  
**\$1,000,000 Contribution**

Single Age	Deduction	Joint Age	Deduction
50	\$261,780	50	\$173,560
55	316,950	55	218,400
60	379,040	60	272,270
<u>65</u>	<u>446,990</u>	65	335,510
70	521,380	70	408,680
75	559,710	75	490,060

Amounts shown are as of 1/01/2017

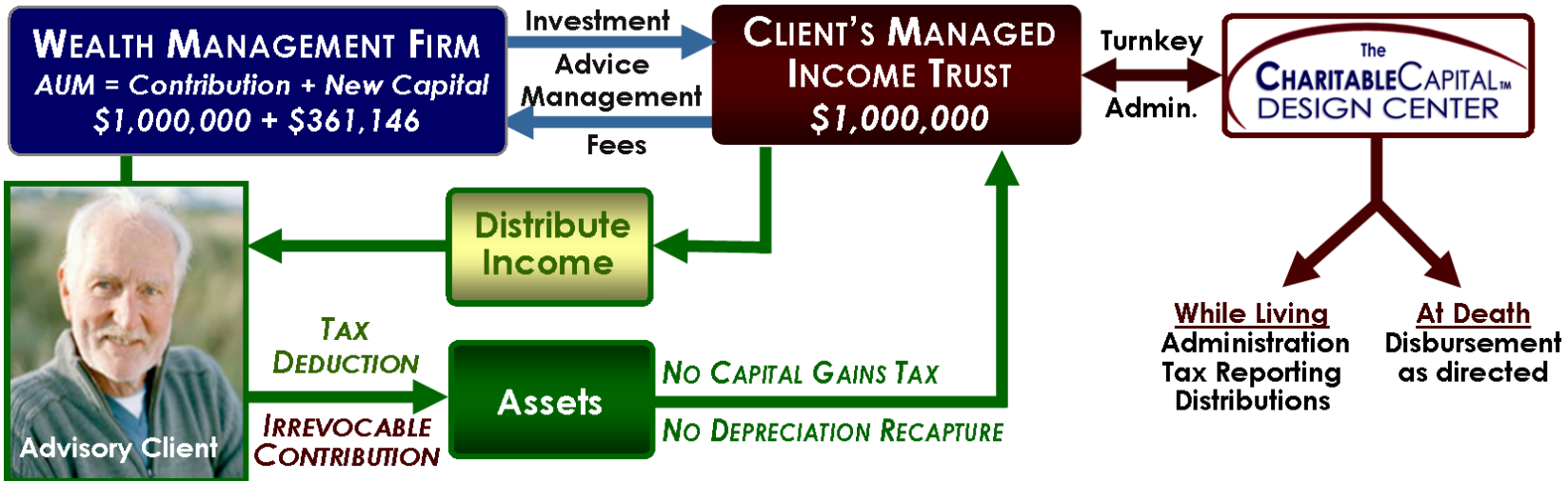
**The Creation of New Capital**  
**\$1,000,000 Contribution of Real Estate**

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

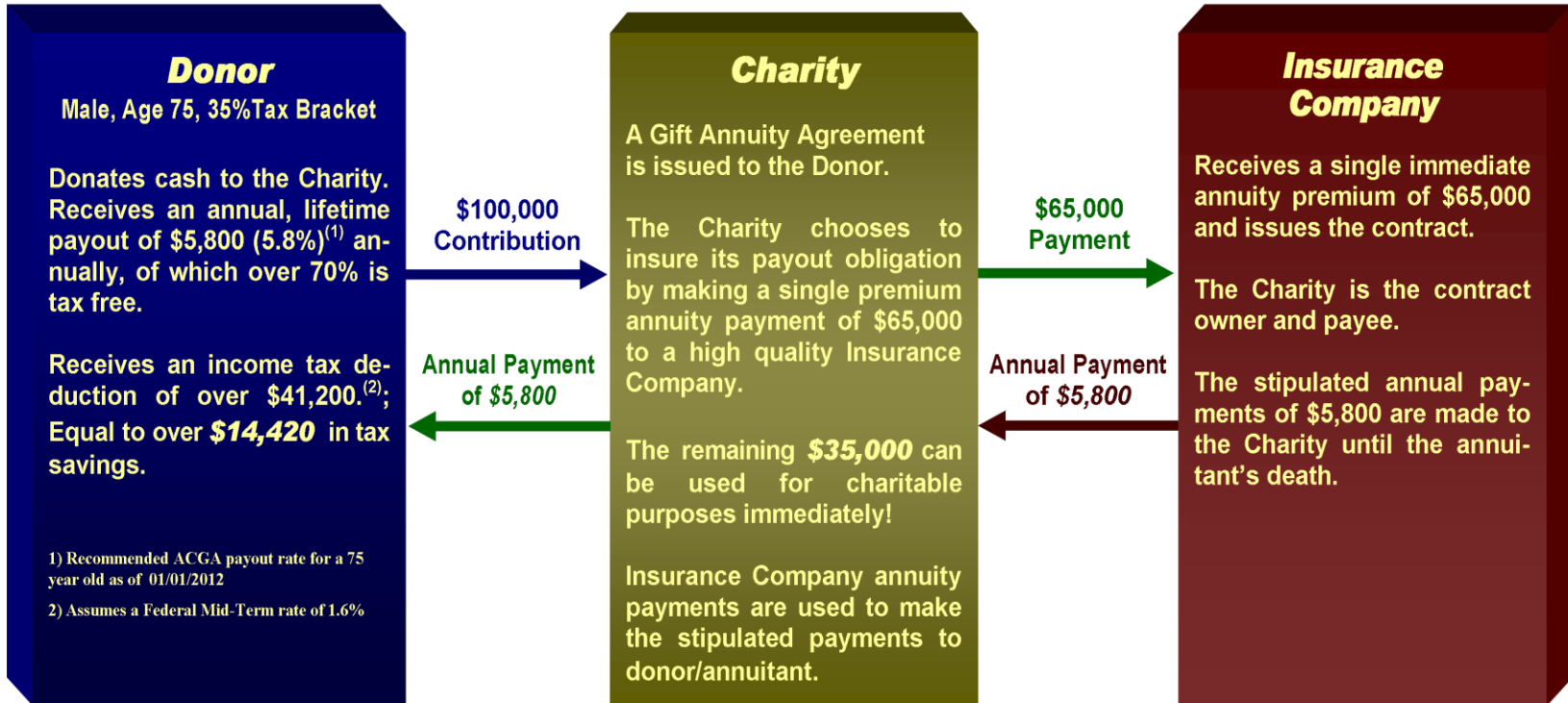
Tax Deduction\*: \$446,990  
 Tax Rate: (x) 45%  
**Income Tax Saved: \$201,146**

Capital Gains: \$800,000  
 Capital Gains Rate: (x) 20%  
**Capital Gains Tax Saved: \$160,000**

**New Capital Created: \$361,146**



**Cash Donation of \$100,000**



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

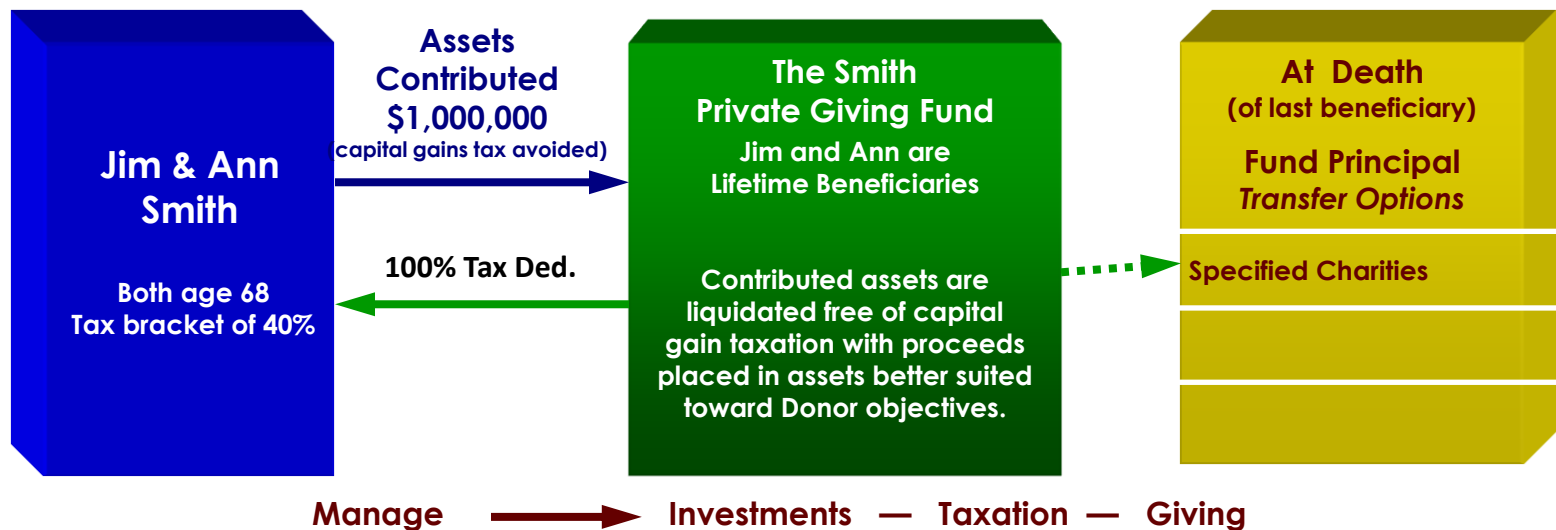
**The increased cash flow and tax savings the Donor receives can be used to achieve other objectives.**



## The GB Private Giving Fund Program

A Sample Case — DAF

Initial Contribution of \$1,000,000



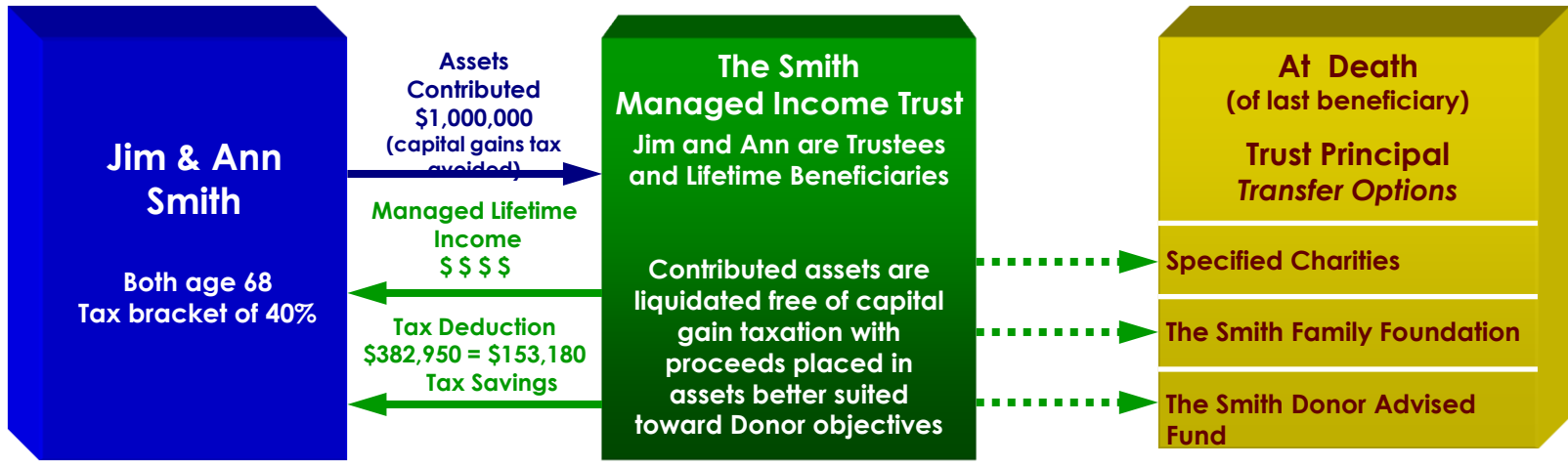
### Key Features

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

## The Managed Income Trust Program

A Sample Case — CRT

Initial Contribution of \$1,000,000



Manage → Investments — Income — Taxation — Giving

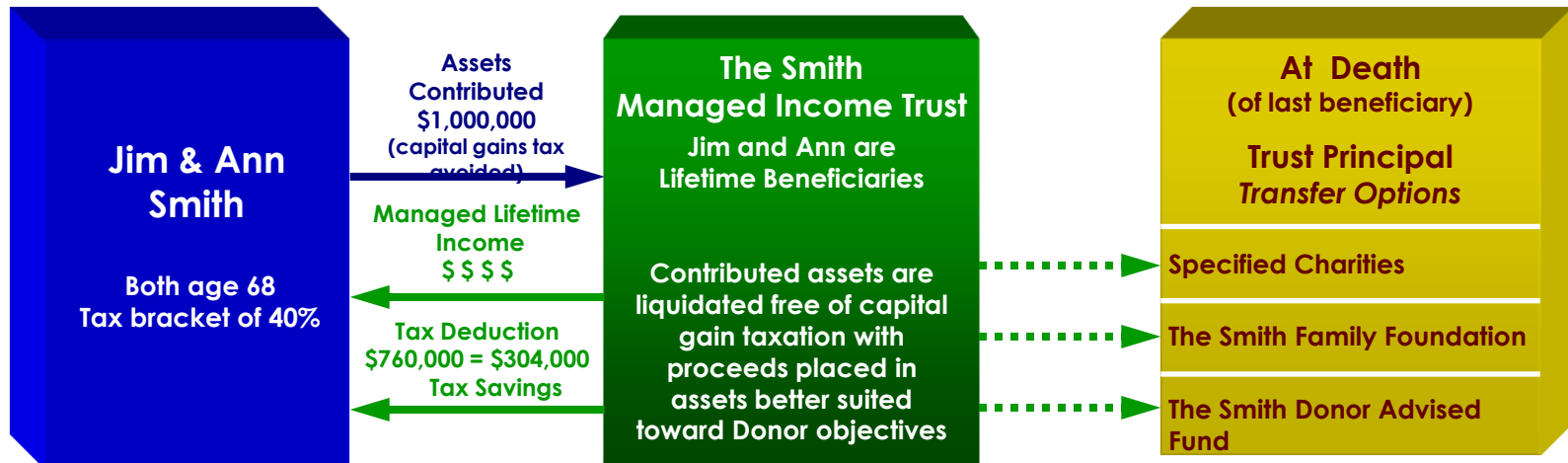
### Key Features

- ◆ 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 assets

## The Private Income Trust Program™

A Sample Case — PIF

Initial Contribution of \$1,000,000



Manage — Investments — Income — Taxation — Giving

### 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 assets