

Meet the retirement of your dreams

# RETIREMEETAMERICA

## Charitable Giving

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# Charitable Giving



# Checklist

Charitable giving should be part of your overall financial plan. Having an effective strategy can help you carry out your philanthropic goals and provide save you money in taxes.

An effective strategy should start with four questions:

- Who
- What
- When
- How



# Who

- What type of causes are important to you? Who do you want to support?
- What kind of Charities are you donating?
- Do you wish to make public or private donations?



# What

## Type of asset that can be donated:

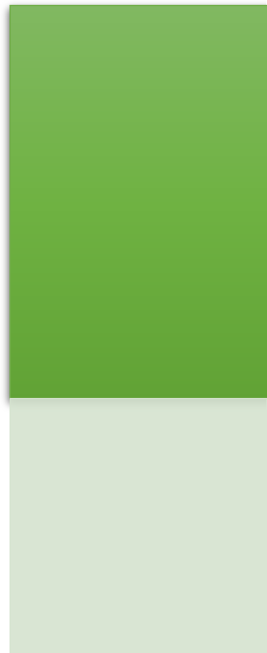
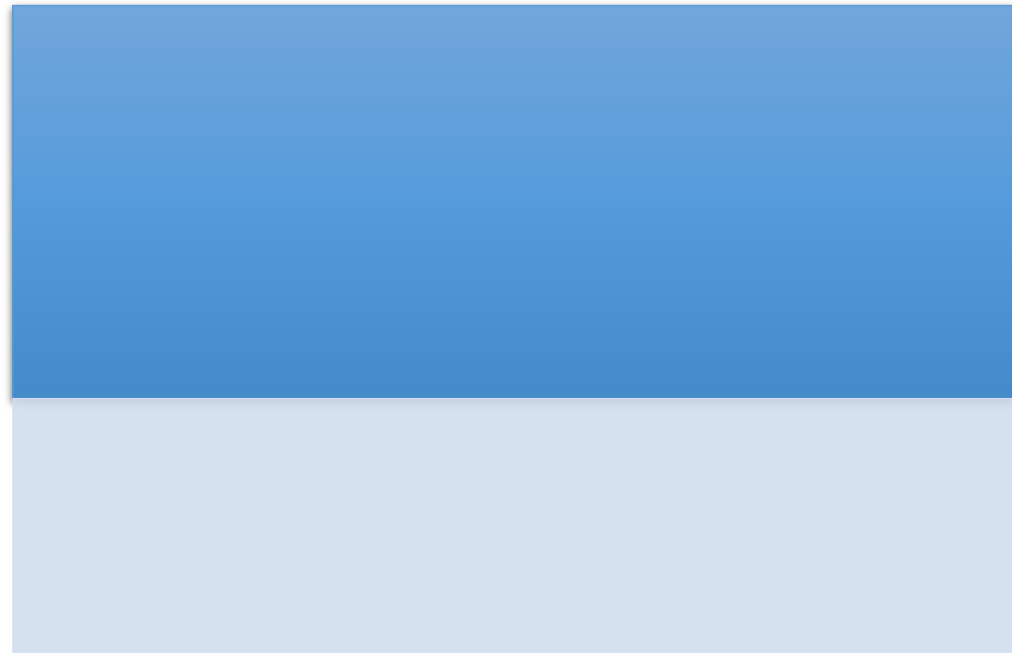
- Cash: You may deduct the fair market value (FMV)—up to 60% of your adjusted gross income (AGI) in 2022
- Securities
- Personnel Items
- Real Estate
- Retirement Assets
- Life Insurance Policies



# ASSETS



# Example





# When

Once you have identified who you want to support and how you are going to support them, you need to determine when.

- Give today?
  - Will it be ongoing?
  - Will the amount you give change every year?
- In the future?
  - Reduce your tax bill in the future.
  - Leave to charity through your estate.





# Who?

How many people here or online have a financial plan?

Keep hands up if:

- **Your financial advisor or planner has reviewed (and does so annually) your tax return**
- **Your financial advisor has reviewed your estate plan including your trust documents and all beneficiaries**
- **Your financial advisor has analyzed your social security claiming options**
- **Your financial advisor has reviewed your healthcare options including which type of Medicare plan options are best for you**
- **Your advisor has reviewed your life insurance, disability insurance, and potential need for long-term care analysis**
- **Your financial advisor has done real 20/30 cash flow analysis to review the impact of certain liabilities ending, new liabilities starting, the impact of inflation, the increasing impact of RMDs, taxes and spending percentages**





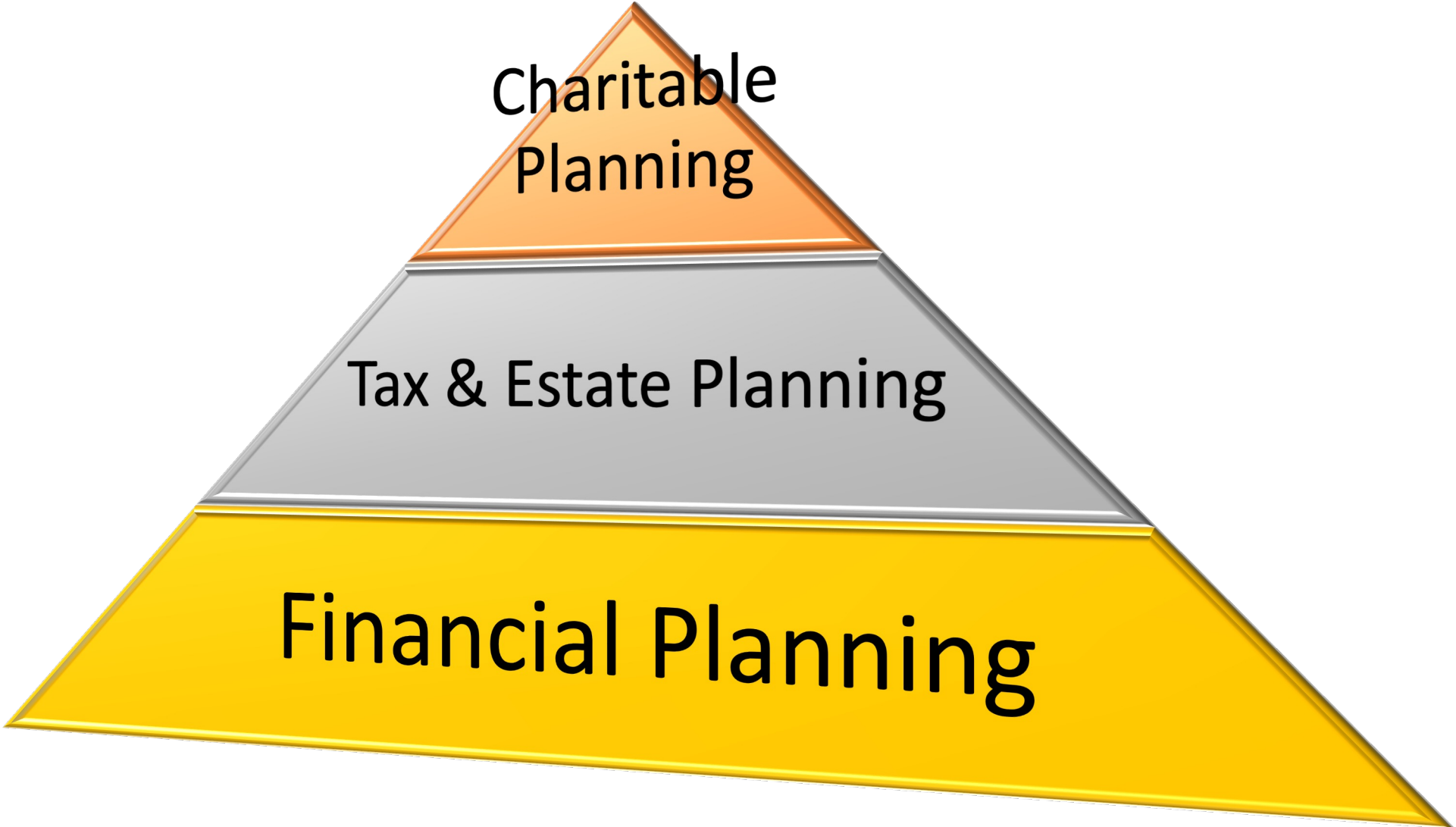
# ASSETS

## What

- Type of asset that can be donated:
  - Cash: You may deduct the fair market value (FMV)—up to 60% of your adjusted gross income (AGI) in 2022
  - Securities
  - Personnel Items
  - Real Estate
  - Retirement Assets
  - Life Insurance Policies

# How

- When you give to charity will impact the tools you elect to use to make your donation.
- Today:
  - Donor Advised Fund
  - Gifting appreciated investments
  - Establishing a trust
- Future:
  - In retirement: Qualified Charitable Distributions
  - Through your estate:
    - Designating a charity as the beneficiary on an investment account.
    - Designating a charity in your will documents.
    - Create a trust through your will.



Charitable  
Planning

Tax & Estate Planning

Financial Planning