

# MAKE CHARITABLE GIVING PART OF YOUR FINANCIAL PLAN

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## EARN AN INCOME STREAM WHILE HONORING YOUR FAVORITE CHARITY

Supporting charities can be a fulfilling and important part of your life. It's a way to make a difference and carry on your legacy. But when you incorporate philanthropic goals into your overall financial plan, your financial advisor can help you:

- Ensure that you have the right funds available for donation to the charity of your choice
- Set up giving plans that provide lifetime income and other benefits for you and your loved ones
- Maximize income and estate tax benefits
- Maintain a source of income

As the last point indicates, an important consideration for many charitable giving plans is determining the best way to maintain an income stream. With pooled income funds and charitable gift annuities, two options available through your Raymond James advisor, you can donate to your favorite charity while maximizing tax benefits and maintaining a stream of income.

## POOLED INCOME FUND

- A pooled income fund, also referred to as a life income fund, is managed by a public charity. When you establish a pooled income fund, you set aside money for a charity of your choice, avoid capital

gains taxes on appreciated assets, and take an immediate partial tax deduction at the time you make your contribution.

- Your assets are comingled and managed together with assets donated by other individuals. In return, you receive a pro-rata share of the income for life. The income stream paid to you and/or your named beneficiary is generally paid monthly.
- Upon the death of the last income beneficiary, the principal/property passes through to the charity you designated.

## CHARITABLE GIFT ANNUITY

- A charitable gift annuity is a simple, contractual agreement between you and the charity, whereby you transfer cash or property to the charity in exchange for a partial tax deduction and a lifetime stream of annual income from the charity. There is no trust involved.
- The income tax deduction received equals the difference between the fair market value of the donated property and the present value of the income payments. The amount of the income stream is determined by many factors, including age and the policy of the charity. (Most charities use payout rates defined by the American Council on Gift Annuities.)
- Like a pooled income fund, upon death, charity benefits from the remainder.

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When considering these or any options for your charitable giving strategy, be sure to work closely with your financial advisor. Not only can they help you reach your charitable giving goals, they can also help you develop a strategy that best integrates into your overall financial plan.

Remember, for any successful financial plan, it's important to establish your personal goals for both the short and long term early in the process. So consider speaking to your financial advisor. They'll work with your CPA or tax professionals to help you develop the optimal charitable giving strategy – and help you find the right way to do the right thing.

Please note, changes in tax laws or regulations may occur at any time and could substantially impact your situation. You should discuss any tax or legal matters with the appropriate professional.

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