’tis the season of giving

Together Women Rise
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what’s new in 2022

- expiration of 2020 and 2021 charitable deduction benefits:
  - $300 above the line deduction
  - cash contributions deductible up to 100% of your adjusted gross income.
- standard deduction is $12,950 for single filers or $25,900 for married couples filing jointly
from the simple to the complex

| cash
| appreciated stock
| qualified charitable distribution (QCD)
| donor advised fund
| charitable annuity/uni trust
| legacy giving
gifting long-term appreciated securities

- make a gift and eliminate your tax liability
- rebalancing your portfolio
- concentrated exposure to a single stock
- emotional attachment? gift and buy again
- five-year carry forward for investment gifts in excess of 30% of your adjusted gross income
gifting long-term appreciated securities

<table>
<thead>
<tr>
<th>Donate stock</th>
<th>Donate cash</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>$20,000</strong></td>
<td><strong>$20,000</strong></td>
</tr>
<tr>
<td>Value of stock when purchased</td>
<td>Current price</td>
</tr>
<tr>
<td><strong>$50,000</strong></td>
<td><strong>$50,000</strong></td>
</tr>
<tr>
<td>Current price</td>
<td></td>
</tr>
<tr>
<td><strong>$0</strong></td>
<td><strong>$7,140</strong></td>
</tr>
<tr>
<td>Capital gains and Medicare surtax paid on $30,000 (23.8%)</td>
<td>Total contribution to charity (after deducting federal taxes)</td>
</tr>
<tr>
<td><strong>$50,000</strong></td>
<td><strong>$42,860</strong></td>
</tr>
<tr>
<td>Total contribution to charity (after deducting federal taxes)</td>
<td>Income tax savings by making contribution</td>
</tr>
<tr>
<td><strong>$18,500</strong></td>
<td><strong>$15,858</strong></td>
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<tr>
<td>Income tax savings by making contribution</td>
<td></td>
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<tr>
<td>Greater tax deduction, greater contribution</td>
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</table>
celebrating 70.5
a qualified charitable distribution (QCD)

- must be 70.5
- Individual Retirement Accounts
- $100,000 maximum annual distribution
- must be payable directly to a charity
donor-advised funds (daf)

- donate cash, stock or other assets
- immediate tax deduction
- support charities now or over time
- grow your donation, tax-free
- engage the next generation
- QCD versus a gift to a DAF
The donor advised fund
charitable remainder annuity / uni trust
and when I die
legacy planning

- beneficiary designation of retirement plans or life insurance
- charitable remainder trust
- consider a tithe or a split with children of the world
- write an ethical will

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call to action

tomorrow – time, talent, treasure, ties

pick three items from the resource list

block time on your calendar [and then double it] to discuss your vision and values with family or friends

consult with your tax advisors
resources

| Gender Matters in Philanthropy philanthropy.iupui.edu/institutes/womens-philanthropy-institute/index.html

| Giving by and for Women: Understanding high-net-worth donors’ support for women and girls IUPUI Women’s Philanthropy Institute

| Fidelity Charitable Gift Fund

| The Forever Letter: Writing What We Believe for Those We Love: Zaiman, Elana

| Money and the Meaning of Life: Jacob Needleman

| Money is power. And women need more of both. nytimes.com/2018/03/10/sunday-review/women-money-politics-power.html

| Raising Financially Fit Kids: Joline Godfrey

| Schwab Charitable Fund

| The Opposite of Spoiled: Ron Lieber

| Vanguard Charitable Endowment Fund

| Women, Wealth and Giving: The Virtuous Legacy of the Boom Generation Margaret May Damen and Niki Nicastro MuCuistion

| 21/64 Next Generation Philanthropy: 2164.net