

Charitable Gifting Strategy

Charitable households usually gift cash annually without a tax efficient strategy.

Year	Age	Charitable Gifting
2023	44/45	14,000
2024	45/46	14,385
2025	46/47	14,781
2026	47/48	15,187
2027	48/49	15,605



Often the gift is not deductible because the itemized deductions are lower than the standard deduction.

Challenge:

Gift in a way that minimizes taxes and maximizes wealth

Solution

Bunch future gifts collectively into a Donor Advised Fund!



Take an immediate deduction for the bunched charitable contributions!



Support charities that you care about by directing future gifts from the fund!



The funds can be invested for TAX FREE GROWTH!



Gift appreciated assets to the fund. You get the full deduction for the value of the asset but avoid the capital gains tax!

Benefit Implementing this strategy of minimizing taxes can create wealth over time. It is not what you earn but what you keep that makes a difference!

\$700,000

The amount client's projected net worth increase over their lifetime!

IRS Gets Less!!

The selected charities get the same amount in the same time period!