

AN EDUCATIONAL SEMINAR

Philanthropic Investment

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Giving that gives back — for your community, your taxes, and your legacy.

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"Ask First!"

This form is to be filled out by any person who is offering legal, financial, retirement, insurance, accounting, estate, long-term care or similar planning services. Respond to ALL categories completely; sign and date at the bottom of the page.

④ MY EDUCATION- I have achieved the following level of education (check HIGHEST level achieved):

☐ Some High School	☐ High School Diploma	☐ Bachelors Degree
☐ GED	☐ Some College	☒ Masters or other Advanced Degree

④ MY CREDENTIAL(S)- I have the following specialized credential(s) and training (examples: CFP, ChFC, CLU, CPA, JD, MBA, years of relevant experience):
Certified Public Accountant (Retired)

④ MY RELEVANT LICENSE(S)- I have the following license(s) giving me the legal authority to provide the services I am offering to you (examples: bar license (attorney); securities license; insurance license):

License Type	Covers What Activities	Issued By	License No.
CPA	Accounting	California	41441

④ LEGAL SERVICES- (Check ONE):

- ☒ I DO NOT practice law, and the services I am offering to you do not involve practicing law.
☐ I DO practice law, and have an active license to practice law in California.
☐ I DO practice law, but DO NOT have an active license to practice law in California. I am, however, under supervision of the following attorney who has an active license to practice law in California:

Name of attorney: _____ Telephone: _____
Address: _____

④ OUR BUSINESS RELATIONSHIP- Check TRUE or FALSE:

- ☒ True / ☐ False: In our business relationship, I will at all times serve as a fiduciary and put your interests before my interests and those of my employer.

④ MY COMPENSATION- I will be paid in the following way (commission, fee, salary, etc.), by the named person or company, in connection with the services I am offering to you:

Way(s) I'll Be Paid	Payment Will Be Made By (name each person or company)

④ FINANCIAL PRODUCTS / AFFILIATED ORGANIZATIONS- Check TRUE or FALSE:

- ☒ True / ☐ False: I offer or sell annuities, insurance, mutual funds or other financial products; or I am, or my employer is, affiliated with a person or organization that offers or sells annuities, insurance, mutual funds or other financial products.

④ I certify under penalty of perjury that the responses herein are true to the best of my knowledge.

Date: 09/10/2026 Business Name: _____
Signature: Don Vivrette Address: _____
Print Name: _____ Telephone: _____



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WHAT WE'LL COVER

Today's Agenda

- 1 **A new way to think about giving** Why generosity can behave like an investment
- 2 **The tools available to you** Five simple giving vehicles, explained plainly
- 3 **Giving that pays you back** Tax savings, income for life, and smart timing
- 4 **Building your legacy** Supporting causes and family for years to come
- 5 **Getting started** Practical first steps and questions to ask



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THE MINDSET SHIFT

Giving Can Behave Like an Investment

A well-planned gift can do two jobs at once — support a cause you love and strengthen your own financial picture. That dual return is what makes giving a genuine planning tool, not just a year-end afterthought.

The impact return

Your gift funds real work — meals, scholarships, research, shelter — and grows the causes you believe in.

The financial return

Thoughtful giving can lower your taxes, avoid capital gains, and even pay you income for life.



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THE BIG PICTURE

Generosity Is a Force in America

\$617B

Given to U.S. charities in 2025 — the first time giving topped \$600 billion.

+5.7%

Growth over the prior year, lifted by a strong stock market.

70%

Roughly the share of giving that comes from individuals and households like yours.



Source: Giving USA 2026



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YOUR GIVING TOOLBOX

Five Ways to Give Strategically

Each tool suits a different goal. You don't need all of them — just the one or two that fit your life.

1

IRA Charitable Rollover

Tax-free gifts after 70½

2

Appreciated Stock

Skip the capital-gains tax

3

Charitable Gift Annuity

Give and receive income

4

Charitable Trusts

Support causes, then heirs

5

Donor-Advised Fund

Give now, decide later



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TOOL 1 • IRA CHARITABLE ROLLOVER

Tax-Free Giving After Age 70½

A Qualified Charitable Distribution (QCD) lets you send money straight from your IRA to a charity — the gift skips your taxable income entirely.

- **Starts at age 70½** — a direct transfer from your IRA to a qualified charity.
- **Counts toward your RMD** — satisfy required withdrawals without the tax hit.
- **No itemizing needed** — the tax benefit is automatic.

GOOD TO KNOW

In 2026 you can give up to about \$111,000 this way — often called one of the best-kept secrets for retirees.



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What is Adjusted Gross Income (AGI)?

Form 1040 Department of the Treasury—Internal Revenue Service		2025	OMB No. 1545-0074	IRS Use Only—Do not write or staple in this space.
For the year Jan. 1–Dec. 31, 2025, or other tax year beginning		, 2025, ending		, 20 See separate instructions.
☐ Filed pursuant to section 301.9100-2 ☐ Combat zone		☐ Deceased MM / DD / YYYY		Spouse MM / DD / YYYY
☐ Other				
Your first name and middle initial		Last name		Your social security number
If joint return, spouse's first name and middle initial		Last name		Spouse's social security number
4a IRA distributions	4a	b Taxable amount	4b	
c Check if (see instructions)	1 ☐ Rollover	2 ☐ QCD	3 ☐	
5a Pensions and annuities	5a	b Taxable amount	5b	
c Check if (see instructions)	1 ☐ Rollover	2 ☐ PSO	3 ☐	
6a Social security benefits	6a	b Taxable amount	6b	
c If you elect to use the lump-sum election method, check here (see instructions)	☐			
d If you are married filing separately and lived apart from your spouse the entire year (see inst.), check here	☐			
7a Capital gain or (loss) Attach Schedule D if required			7a	
b Check if: ☐ Schedule D not required ☐ Includes child's capital gain or (loss)				
8 Additional income from Schedule 1, line 10			8	
9 Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7a, and 8. This is your total income			9	
10 Adjustments to income from Schedule 1, line 26			10	
11a Subtract line 10 from line 9. This is your adjusted gross income			11a	

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Effective versus Marginal Tax Rates

2026 TAX RATE SCHEDULES				
If Taxable Income Is		Then the Gross Tax Payable Is:		
Over	But Not Over	Amount	Plus (percent)	Of the Amount Over
SINGLE TAXPAYERS (other than surviving spouses and heads of households)				
\$0	\$12,400	-----	10% of taxable income -----	
12,400	50,400	\$1,240	12%	\$12,400
50,400	105,700	5,800	22%	50,400
105,700	201,775	17,966	24%	105,700
201,775	256,225	41,024	32%	201,775
256,225	640,600	58,448	35%	256,225
640,600	--	192,979.25	37%	640,600

Over	Not Over	Rate	Tax
\$0	\$12,400	10%	\$1,240
\$12,400	\$50,400	12%	\$4,560
\$50,400	\$100,000	22%	\$10,912
\$105,700	\$201,775	24%	\$0

Taxable income: \$100,000

Taxes due: \$16,712

Effective tax rate: 16.712%

Marginal tax rate: 22%

Over \$105,700: 24%

Over \$109,000: Medicare
Part B & D steps-up by 47%

Impact of RMD vs. QCD



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TOOL 2 • APPRECIATED ASSETS

Give Stock, Skip the Capital-Gains Tax

Donating investments that have grown in value — instead of cash — can be a double win for you and the charity.

- **Avoid capital-gains tax** — on the growth you'd owe if you sold the shares.
- **Deduct full value** — generally the fair market value of stock held over a year.
- **Charity gets more** — the full amount goes to work, untaxed.

GOOD TO KNOW

Best for long-held investments that have gained the most — a common way to fund a donor-advised fund.



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TOOL 3 • Charitable Gift Annuity

Give and Receive “Fixed” Income for Life

Some gifts pay you back — literally. You give assets today and receive a stream of income, with the remainder going to charity later.

- **Charitable gift annuity** — a charity pays you a fixed income in exchange for your gift.
- **Interest set my age** — interest does not change over time. Income assured by issuing charity. Portion of income is tax free as return on investment.
- **Tax perks** — a partial deduction today and possible capital-gains deferral.

GOOD TO KNOW

A fit for retirees who want to give generously but still depend on steady “fixed” income from their assets.



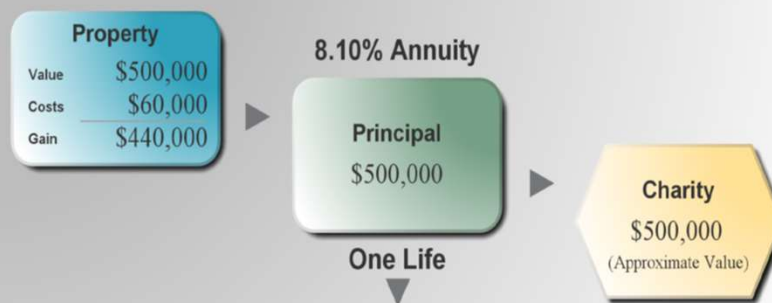
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Charitable Gift Annuity

Prepared For Bob (80)



1. Gift property to charity. Partial bypass \$440,000 gain may save \$59,949. Income tax deduction of \$227,079 may save \$79,478.

2. Annuity of \$40,500.00 for one life. Tax-free amount \$3,488.41. Estimated one life payout of \$481,950. Effective payout rate 10.5%.

3. Quarterly payments for one life. Property passes to charity with no probate fees. There are also no estate taxes.

This educational illustration is not professional tax or legal advice; consult a tax advisor about your specific situation. See data sheets for assumptions.



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TOOL 4 • Charitable Remainder and Lead Trusts

Give and Receive “Equity” Income for Life

Some gifts pay you back — literally. You give assets today and receive a stream of income, with the remainder going to charity later.

- **Charitable remainder trust** — you draw income for life or a set term; the rest goes to charity.
- **Charitable lead trust** — you pay a charity now and your family get the asset back at a lower basis
- **Tax perks** — a partial deduction today and possible capital-gains deferral.

GOOD TO KNOW

A fit for retirees who want to give generously but still depend on steady “equity type” income from their assets or want to defer gain to a later date.



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TOOL 5 • DONOR-ADVISED FUND

Give Now, Decide Later

A donor-advised fund is like a charitable savings account: you contribute now, take the tax benefit now, and recommend gifts to charities whenever you're ready.

- **Immediate deduction** — claim the tax benefit in the year you give.
- **Grows tax-free** — your account can be invested and grow before it's granted out.
- **Simple to run** — one receipt, one account, many charities over time.

GOOD TO KNOW

Popular for “bunching” several years of giving into one, then granting gifts out gradually.



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There are many other options for giving

- **Life Estate – Real Estate to Charity during lifetime**
 - You gift your home to a charity and continue to live there for life
- **Bargain Sale – Sale of property below market value**
 - You sell your property to a charity at a discounted price
- **Bequests – Gift made after death**
 - The gift is part of your estate, not current income tax advantage
- **Beneficiary Designations – Transfers after death**
 - Retirement accounts, life insurance & other assets



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SMART TIMING

Concentrate Your Giving to Save More

Because the standard deduction is now large, many people no longer itemize — so their gifts bring no extra tax break. "Bunching" fixes that.

1

Combine gifts

Give two or three years' worth of donations in a single year.

2

Itemize that year

The larger total clears the standard deduction, so you get the write-off.

3

Take the deduction

In the "off" years, give little and claim the standard deduction.

A donor-advised fund makes bunching easy — give the lump sum once, then grant it out over the following years.



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BEYOND TAXES

Giving Is a Legacy You Design

Share your values

A giving plan tells your family what mattered to you — and why.

Involve the next generation

A family fund invites children and grandchildren to give together.

Reduce estate complexity

Charitable planning can ease the tax and paperwork you leave behind.



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YOUR NEXT STEPS

How to Begin

1

Clarify your intent

Which causes move you? How much can you comfortably give?

2

Take stock of your assets

Cash, IRAs, and appreciated investments each open different doors.

3

Match a tool to your goal

Income now? Tax savings? A family legacy? Each points to a vehicle.

4

Assemble your team

A financial advisor, tax professional, and the charity can guide the details.



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IN CLOSING

Give With Intention

- Giving can serve your heart and your finances at once.
- A few simple tools cover most needs — start with one.
- The right gift can lower taxes, provide income, or build a legacy.
- Begin with your intent, then bring in trusted advisors.

This seminar is educational and general in nature — not tax, legal, or investment advice. Figures reflect 2025–2026 rules and can change. Please consult a qualified professional about your situation.



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Reference material



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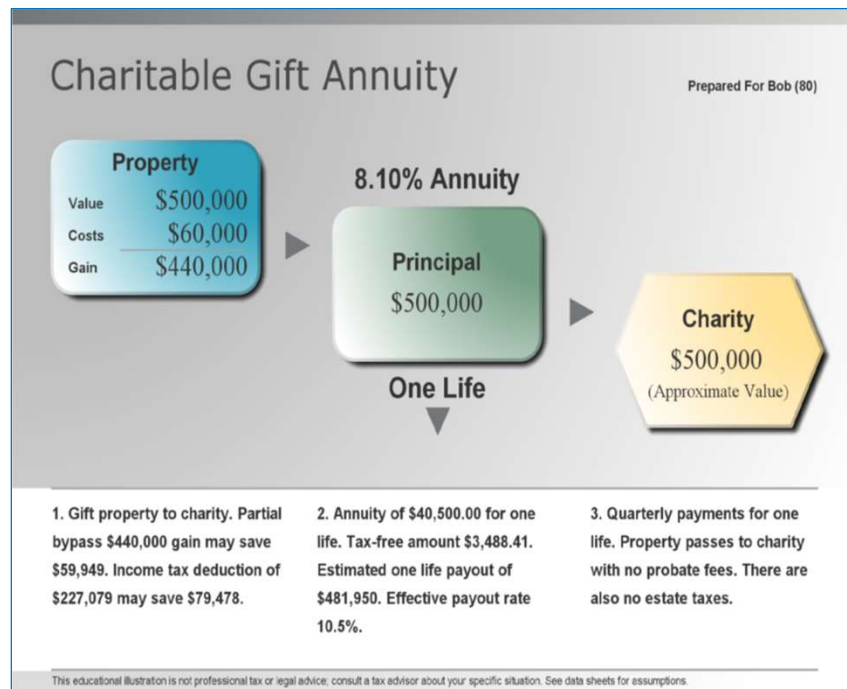
Philanthropic Options

- Qualified Charitable Distribution (QCD)
- Charitable Gift Annuity (CGA)
- Charitable Remainder Trust
 - CRUT / CRLT
 - CRAT
- Donor Advised Fund (DAF)
- Life Estate – Real Estate to Charity during lifetime
- Bargain Sale – Sale of property below market value
- Bequests – Gift made after death
- Beneficiary Designations – Transfers after death



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Charitable Remainder Unitrust

Prepared For Bob (82)
Prepared For Nancy (81)



1. Give asset, sell Tax-Free. Bypass up to \$440,000 gain may save \$132,000. Income tax deduction of \$179,155 may save \$62,704.
2. UT annual income \$50,000. Increased income \$12,500 over prior \$37,500 income. Estimated income in 15.0 years \$620,200. Effective pretax rate 11.43%.
3. If trust earns 7.22%, pays 10%, then decreases by 2.78%. After two lives, trust passes without probate to charity.

This educational illustration is not professional tax or legal advice; consult a tax advisor about your specific situation. See data sheets for assumptions.



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Life Estate

Prepared For Bob (82)
Prepared For Nancy (81)



1. Transfer deed to charity and reserve right to use property for two lives. Owners pay for maintenance, taxes and insurance.
2. Live in home for two lives. Receive a charitable income tax deduction of \$821,580. Current deduction may save up to \$287,553 in income taxes.
3. After two lives, property transferred to charity. Full charitable estate tax deduction.

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