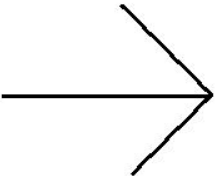




Presented by Scott Claeys & Natalie Chapman

9/24/2026

Tax-Smart Strategies with CGAs and CRTs



Natalie Chapman: Director of Gift Planning

- 1 Year with The Salvation Army
- Classically-trained Flutist
- Avid MoPed rider

Scott Claeys: Senior Director of Gift Planning

- 20+ years of Charitable Estate Planning
- Just returned from seeing the Total Solar Eclipse in Spain
- Northwest Native

Welcome!



What is a CGA?

- Charitable Gift Annuity: the name sets it apart
- Gift that pays you secure fixed income for life
- Relief from taxes
- Income now or later
- Support your community



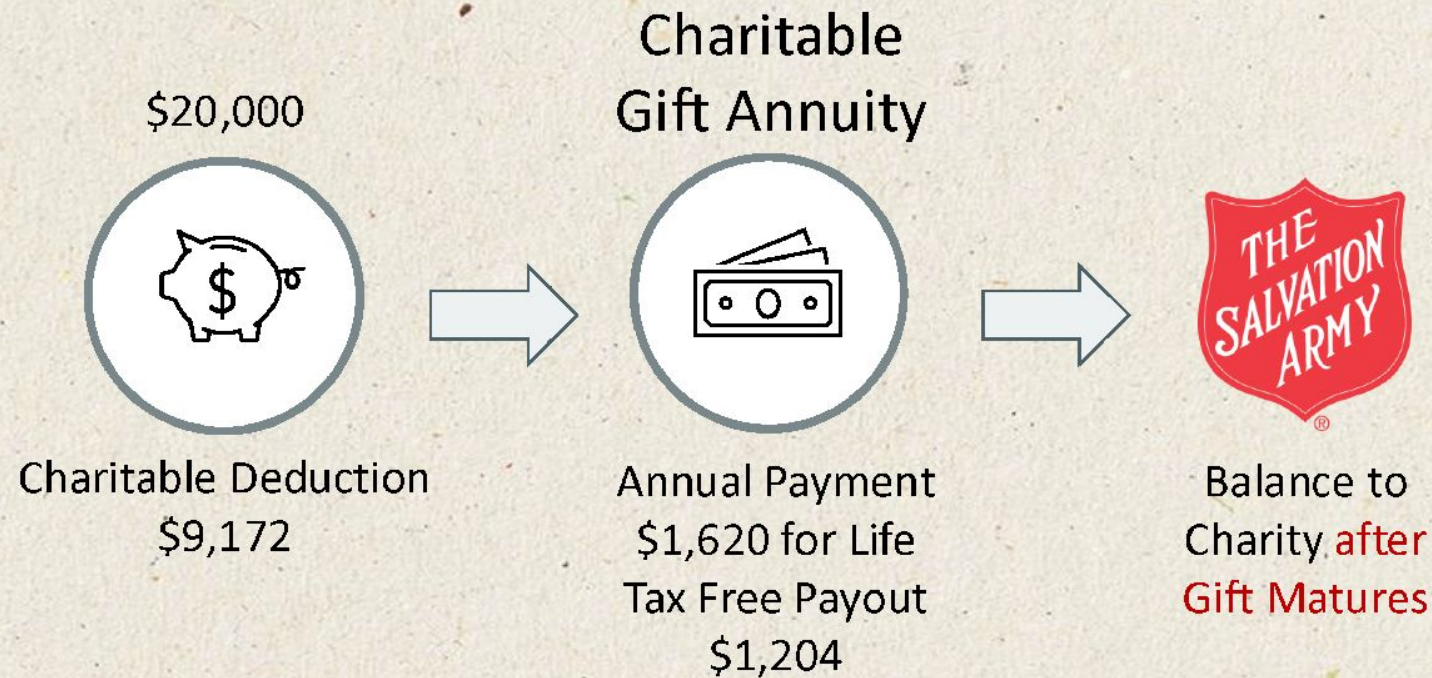
Why establish a CGA?

- Provide supplemental retirement income
- Immediate income tax deduction
- Increase income
- Significant tax free income when funded with appreciated assets for life expectancy
- Bypass capital gains tax
- Joy of making an impact on others



EXAMPLE: Age 80 (8.10% Annuity Payout)

Effective Rate up to 14.00%



CGA Laddering: one strategy

Cumulative Benefits over a Fifteen-year Period

FEATURES	CGA #1	CGA #2	CGA #3	CGA #4
Annuitant Age	65	70	75	80
Funding Value	\$25,000	\$25,000	\$25,000	\$25,000
Payout Rate	5.7%	6.3%	7.0%	8.1%
Annual Income	\$1,425	\$1,575	\$1,750	\$2,025
Charitable Deduction	\$9,385	\$9,907	\$10,842	\$11,757
Lifetime Income	\$35,198	\$31,658	\$27,650	\$24,098
Remainder to Charity	\$12,500	\$12,500	\$12,500	\$12,500
Cumulative Lifetime Income	\$35,198	\$66,856	\$94,506	\$118,604





Where to go for CGAs⁷

Larger Non-profits but 100% goes to host organization

Community Foundations

Charitable Solutions



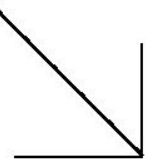
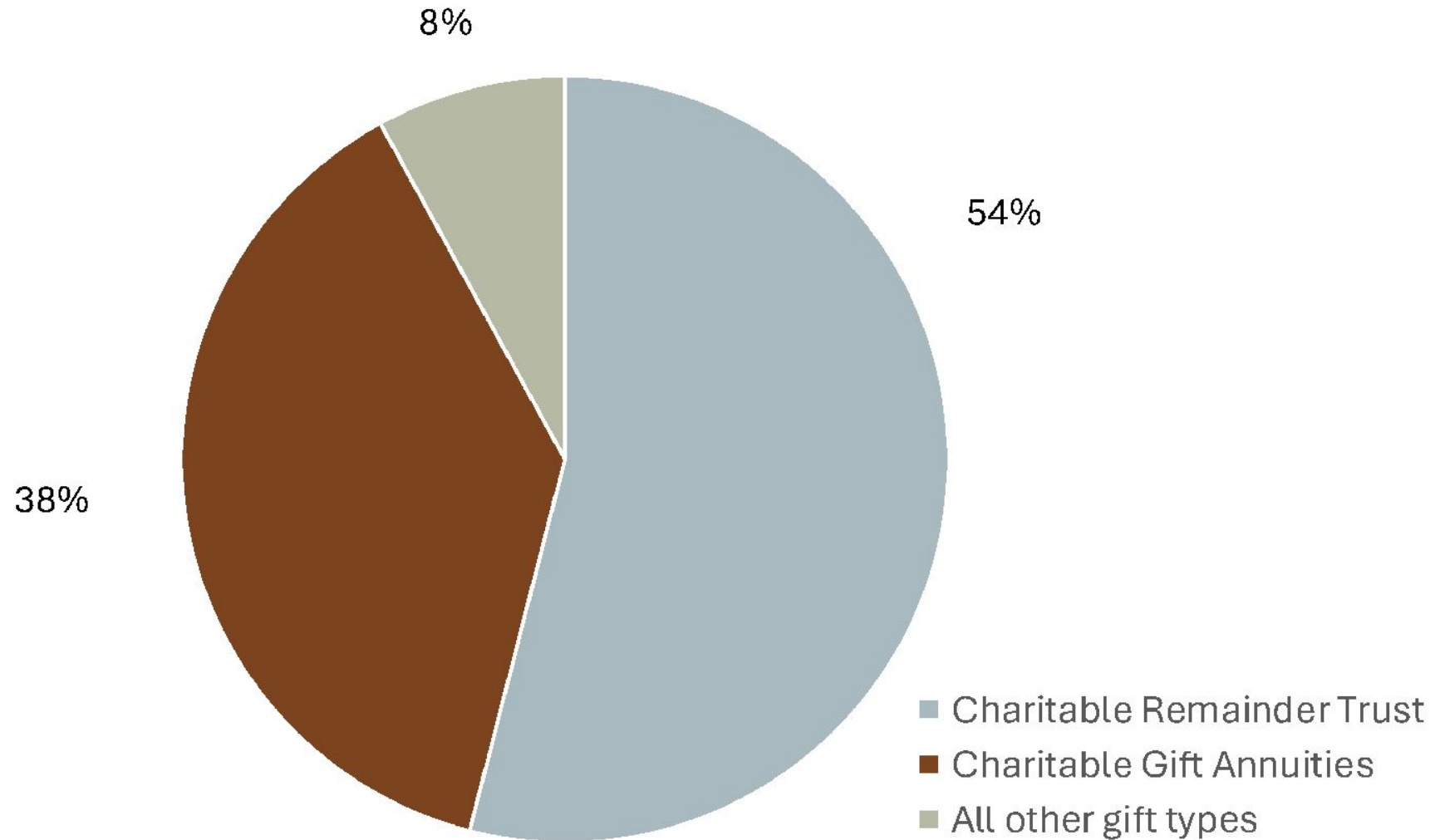
Legacy Life Income Disconnect

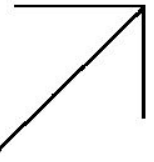
As Russell James says, your best prospects are people who give non-cash assets and they tend to make multiple gifts.

- ***People who already give non-cash (QCD, Stock, DAF) ~RussellJames***

- More than 65% of Americans give to charities on an annual basis
- Only 9%, however, include a gift to charities in their estate plans (Giving USA)
- Less than 9.5% of Americans who give at least \$500 annually have a charitable gift in their estate plan (Legacy Leaders)
- 90% of people's net worth is in property but only 2% is given to charity (US Trust)

Funding of life income gifts in the last five years





The Charitable Remainder Trust [CRT]



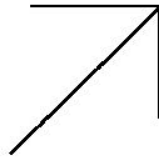
CRTs: another strategy

- Payout rates are chosen by the donor
- Minimum age is as low as 40
- Minimum gift amount is \$50,000
- Multiple income beneficiaries allowed including children and grandchildren



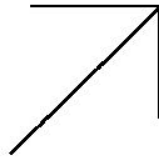
A CRT is a simple agreement between you and a trustee.

Avoid the forced withdrawal of your IRA funds within 10 years, and leave more room for investment appreciation.



Example of Testamentary CRT funded with IRA





Parent Established a TCRUT for: Child (age 61) + 3 Grandchildren

Features:	1-Life + 20 Years
Funding Value (IRA value)	\$1,000,000
Payout Rate	5%
Beginning Annual Payout	\$50,000
Projected Payout at Maturity	\$146,000
Total Income to Family Over Lifetime	\$4,400,000
Gift to Impact Your Community	\$3,000,000

TCRUT



Flexible to meet your goals

Charitable Remainder Unitrust

Types of Charitable Remainder Trusts	
Charitable Remainder Trust	One or two person trust used to diversify investments
Generational Transfer Trust	A multi-generational trust used to transfer assets to the next generation
Capital Gains Bypass Trust	This trust bypasses capital gains tax on the sale of highly appreciated assets
Stretch IRA Protection Trust	This trust stretches out the payments of an inherited IRA over a person's life
Education Trust	This trust is set up to fund a grandchild's college education

GENERATIONAL TRANSFER TRUST

Lifetime payments to parents, then children

The BENEFITS of a Four-Life CRT
at Ages 75, 75, 52 & 50



Four-Life Family Income Trust	
Parents ages 75, 75 - Children ages 52, 50	
Est. Life Expectancy	44 years
Funding Value	\$100,000
Payout Rate	5.00%
Beginning payout	\$5,000
Projected payout @ maturity	\$13,200
Income Tax Deduction	\$17,600
Benefits to Family	\$355,000
Benefits to Charity	\$176,000



Where to go for CRTs

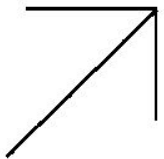
Larger Non-profits (can have multiple remainder beneficiaries)

Estate Attorneys can draft documents for clients to self-trustee

Trust Companies (higher minimums and they do not draft the documents)

Community Foundations (will serve as trustee but do not draft documents)

Overcoming Obstacles & Barriers to the CRT



Let's discuss.



Q & A

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