

Leading a Culture of Generosity



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Psalm 24:1

*The earth is the Lord's. And everything in it,
the world, and all who live in it*



Discipleship Journey

Generosity & Stewardship

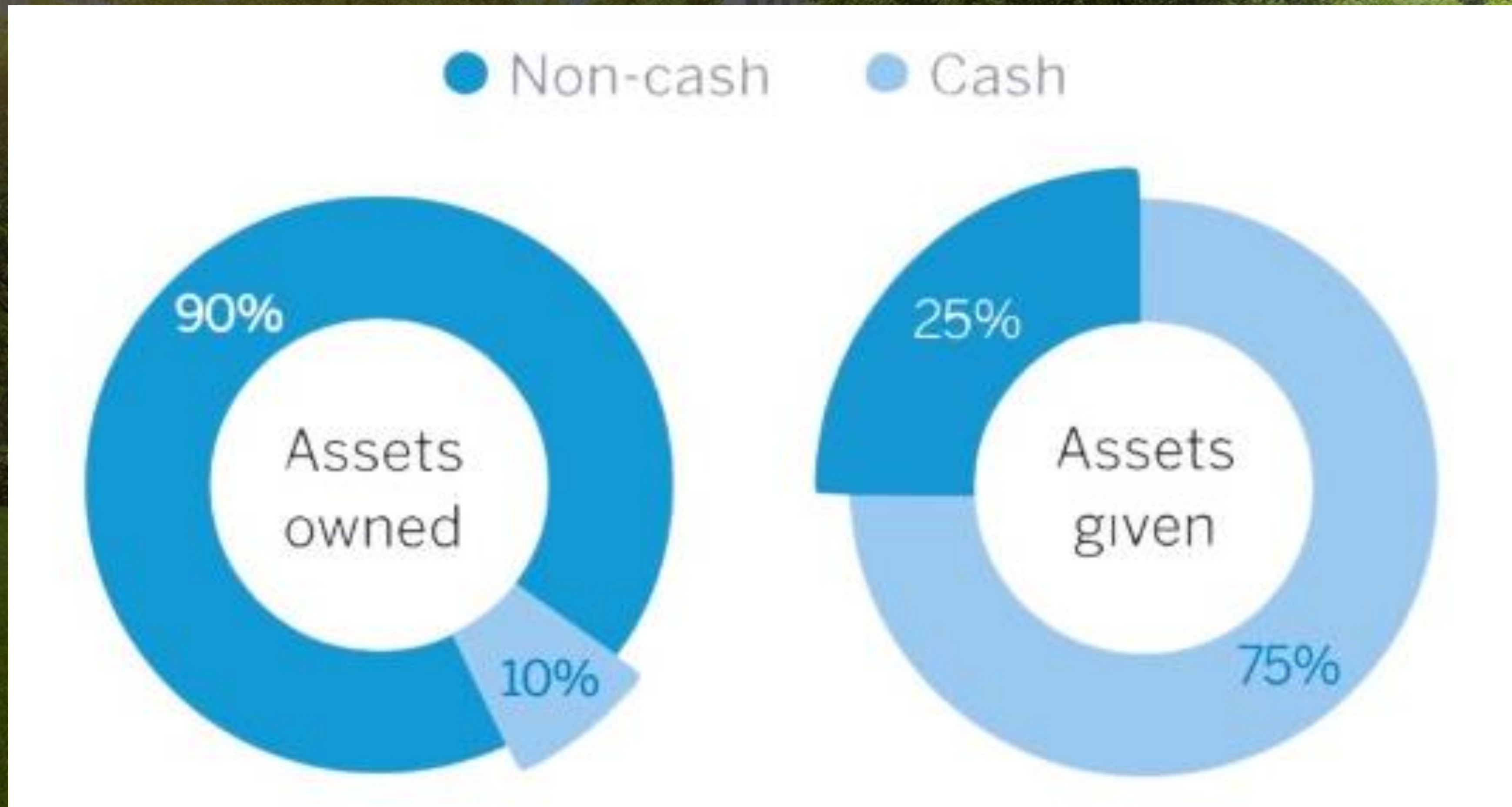


Opportunity: Transformational Relationship vs. Transactional Relationship



Many people have a financial strategy,
but they don't have a giving strategy

Strategic Giving



A = Avoid (or reduce) capital gains tax | G = Greater income tax deduction | E = Expand your giving capacity

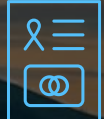
Unlocking the 90%

 Appreciated securities

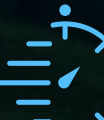
 Real Estate

 Business Interests

 Personal Property

 Restricted Securities

 Estate Gifts

 Retirement Plans

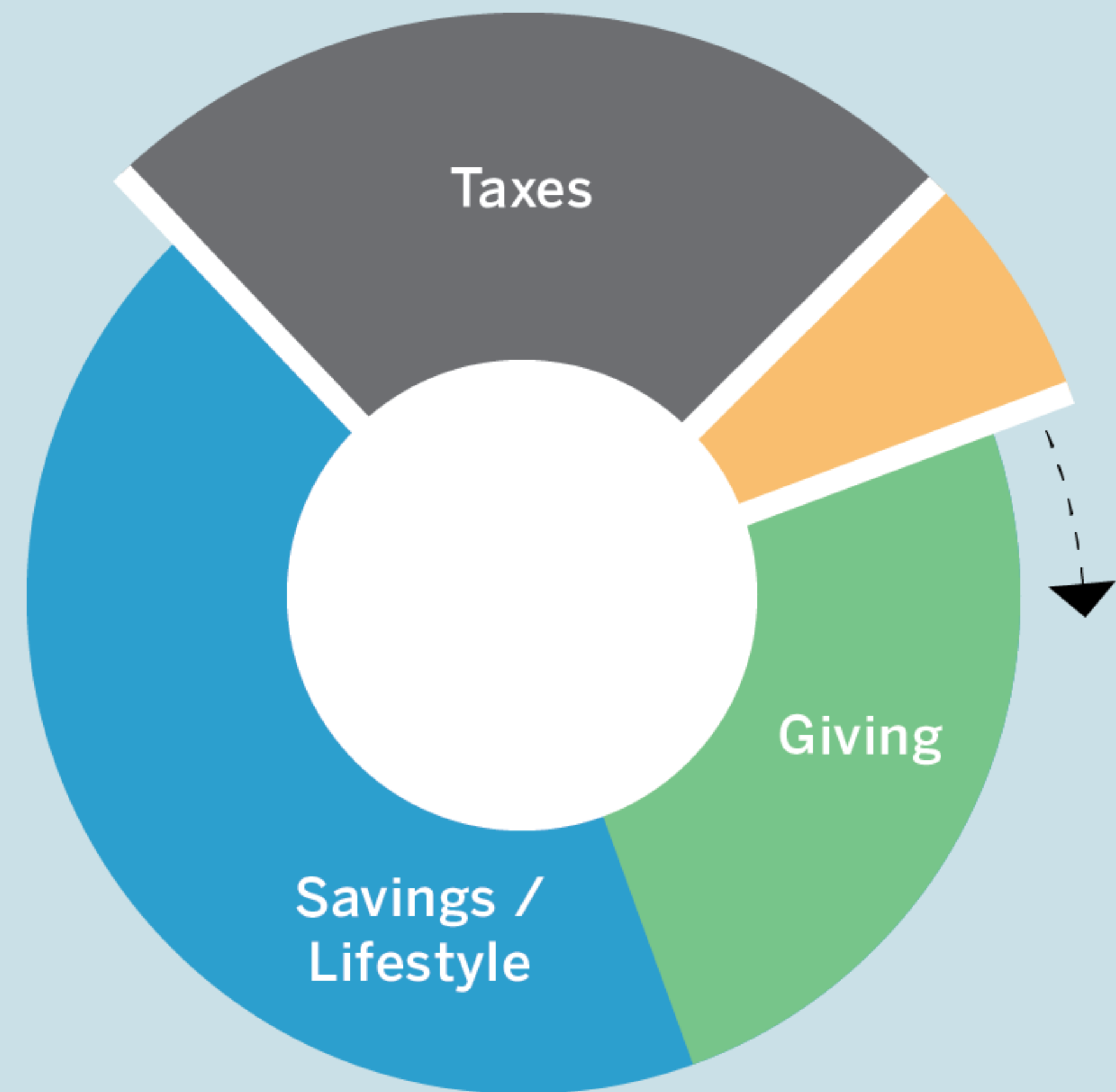
 Life Insurance



Kingdom

Give more with non-cash assets

Convert tax dollars to giving dollars



See how it works

Non-Cash Giving

Assumptions:

- \$150,000 fair market value
- \$50,000 original cost
- Giver wants to give 100%
- 37% ordinary income tax rate
- 25% capital gains tax rate

	Sell then Give
Capital Gain Tax Liability	(\$25,000)
Charity	\$125,000
Income Tax Deduction	\$46,250
Net to Family	\$21,250

See how it works

Non-Cash Giving

Assumptions:

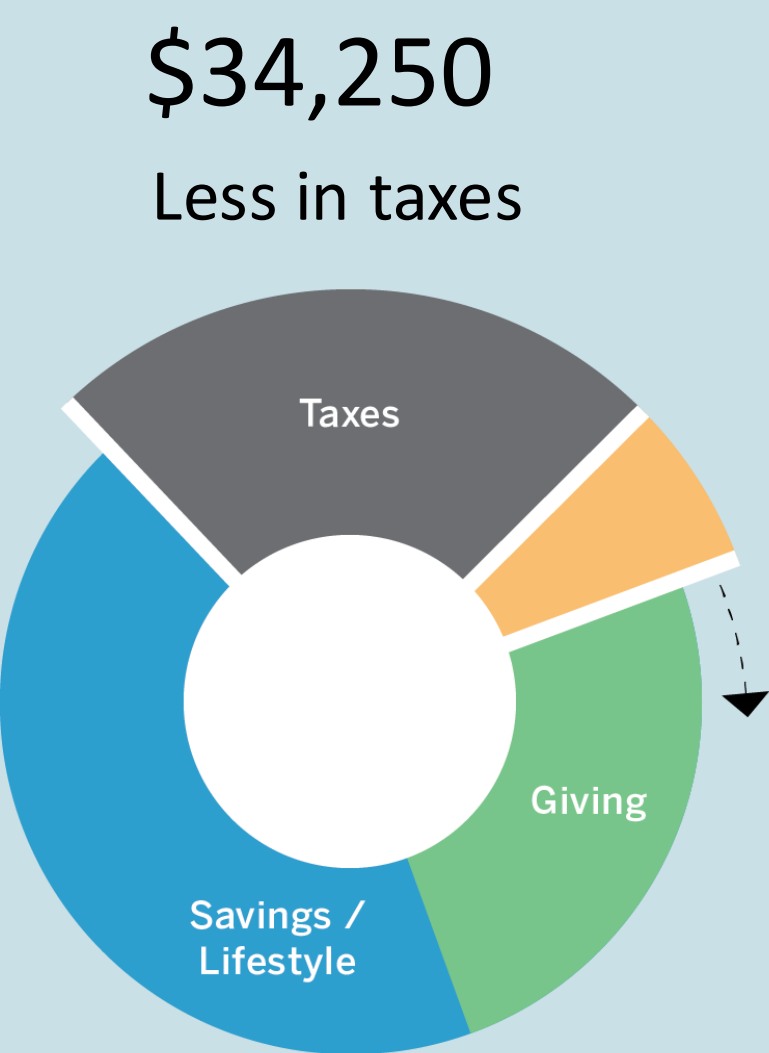
- \$150,000 fair market value
- \$50,000 original cost
- Giver wants to give 100%
- 37% ordinary income tax rate
- 25% capital gains tax rate

	Give then Sell
Capital Gain Tax Liability	\$0
Charity	\$150,000
Income Tax Deduction	\$55,500
Net to Family	\$55,500

See how it works

Non-Cash Giving

	Sell then Give	Give then Sell
Capital Gain Tax Liability	(\$25,000)	\$0
Charity	\$125,000	\$150,000
Income Tax Deduction	\$46,250	\$55,500
Net to Family	\$21,250	\$55,500



Guiding principles

- Simplest
- Most cost effective
- Most appreciated
- Lines up with client's plan
- Unity amongst connected parties

Give & hold

Income-producing assets



Starting the giving conversation...

"If cash flow weren't an issue would you be interested in giving more"

"Would you be interested in including giving as part of your portfolio rebalancing? "

"Would you be interested in including giving in you your estate plan?"

"Would you be interested in doubling your giving without touching your checkbook?"



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