ABOUT US

Gentian Financial is one of the top ranked Wealth Management Teams in the nation. We offer a clear, comprehensible way out of the chaos into a plan that can work for generations to come; helping your family live a secure and fulfilled life is our goal.

- Barron's | **Top 1200 Financial Advisors** since 2020
- Forbes | **'Best-in-State' Wealth Management Team** since 2023
- Forbes | **'Best-in-State' Wealth Advisors** since 2018
- Raymond James | **Chairman's Council Member** since 2018

One of the greatest privileges of wealth is getting to support the people and causes that mean the most to you. Let's make your philanthropic vision a reality.

GENTIAN
FINANCIAL

Plan It. Live It. Give It.

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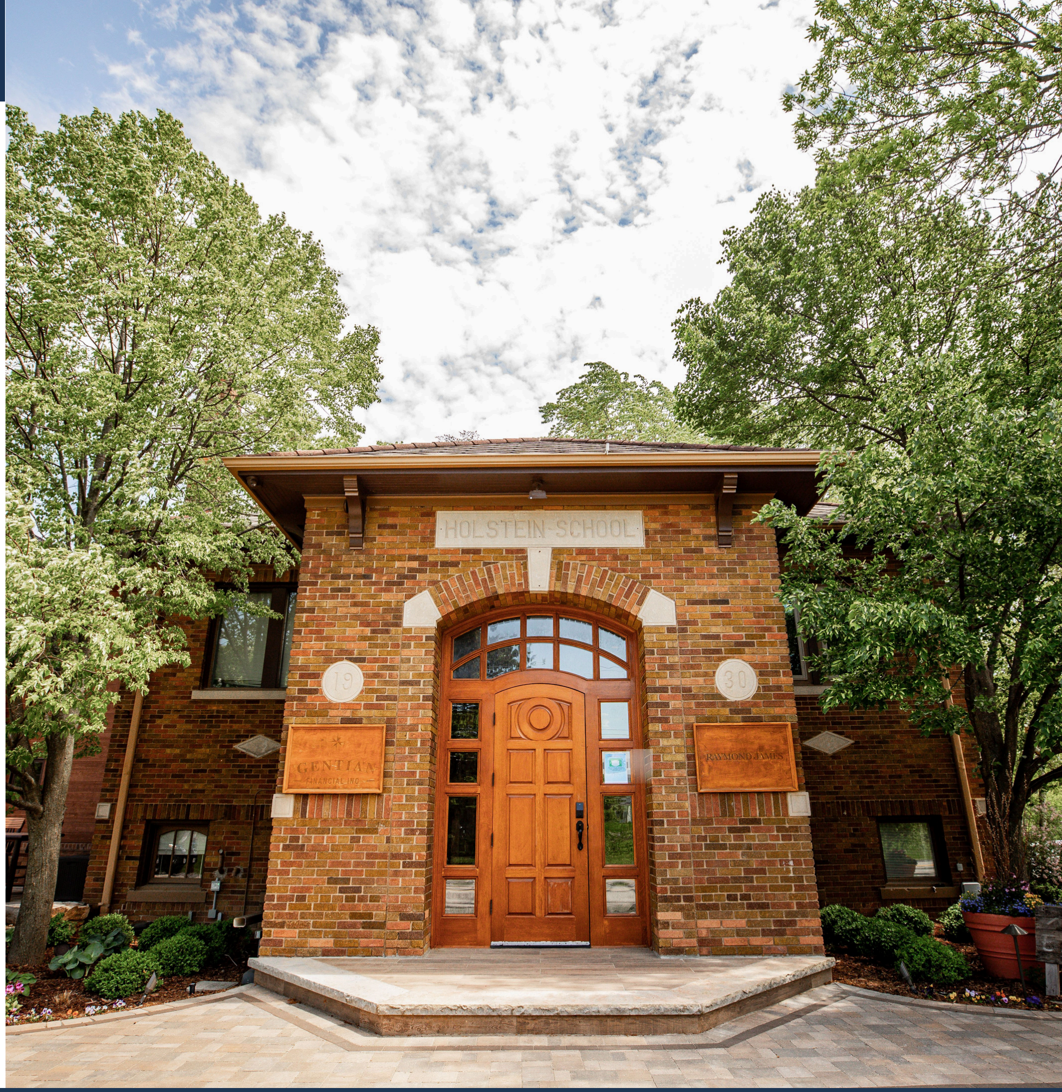
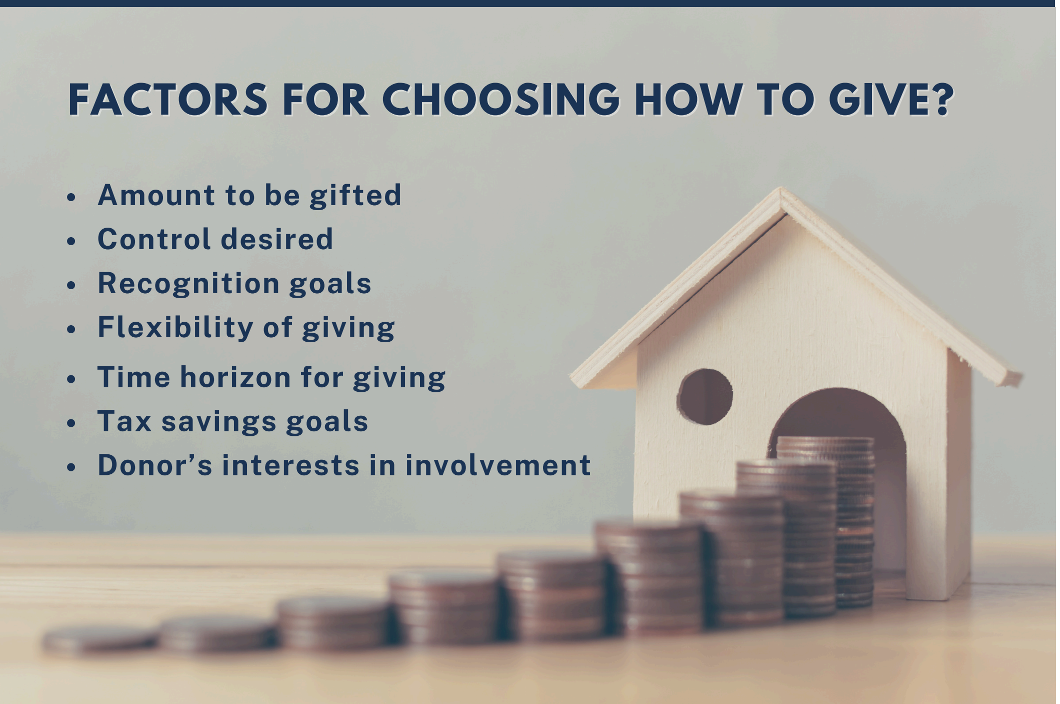


GENTIAN
FINANCIAL

PLAN IT. LIVE IT. **GIVE IT.**

BENEFITS OF GIVING

- Opportunity to reduce taxable income
- Avoid or defer capital gains on appreciated securities
- Strategic timing of charitable gifts
- Portfolio management for high concentrations
- Simplified accounting of donations
- Tax-free or reduced tax on growth of charitable assets
- Leave a legacy



FACTORS FOR CHOOSING HOW TO GIVE?

- Amount to be gifted
- Control desired
- Recognition goals
- Flexibility of giving
- Time horizon for giving
- Tax savings goals
- Donor's interests in involvement

BESIDES CASH, WHAT ARE SOME OF THE WAYS IN WHICH TO DONATE OR GIVE?

DONOR ADVISED FUND (DAF)

Why a Donor Advised Fund?

- Receive tax deduction today; decide on grants to charity later
- Avoid capital gains in highly appreciated stock
- "Bunch" gifts to help overcome higher exemption amounts to itemize
- Establish a permanent legacy or honor the memory of a loved one
- Give anonymously, if desired
- Can run it like a foundation, with family meetings to decide on gifts
- Ensure a lasting legacy; family can continue to give after client's passing
- Makes giving simple and easy

Donors are urged to consult their attorneys, accountants or tax advisors with respect to questions relating to the deductibility of various types of contributions to a donor advised fund for federal and state tax purposes. To learn more about the potential risks and benefits of donor advised funds, please contact us.

DONATING APPRECIATED STOCK

The investor avoids capital gains taxes on the appreciated amount that would have been incurred if the stock were sold and receives a tax deduction for the full fair-market value of the long-term capital gain – up to 30% of adjusted gross income.

Purchase price of stock: **$5,000**
Long-term capital gains tax rate: **15%**
Current value of stock: **$25,000**

	OPTION 1 Sell stock and donate the after-tax proceeds	OPTION 2 Contribute stock directly to Raymond James Charitable	
Long-term capital gains taxes paid	$3,000	$0	
Charitable contribution and tax deduction	$22,000	$25,000	$3,000 Additional amount available to grant to charities
Tax savings	$2,280	$6,000	$3,720 Additional tax savings

This is a hypothetical example for illustrative purposes. The example does not take into account any state or local taxes or the Medicare net investment income surtax. The tax savings shown is the tax deduction, multiplied by the donor's income tax rate (24% in this example), minus the long-term capital gains taxes paid.

QUALIFIED CHARITABLE DISTRIBUTION (QCD)

With QCDs, an IRA owner or beneficiary over age 70 1/2 can donate up to $100,000 directly from an IRA to a charity without getting taxed on the distribution. A QCD can be used to satisfy part or all of your required minimum distribution (RMD) up to the QCD limit of $100,000.

HOW IT WORKS

The QCD must be paid directly to the charity, which must be a qualified 501(c)(3) institution eligible to receive tax-deductible contributions. A QCD cannot be made to a private foundation, donor advised fund or supporting organization (as described in IRC 509(a)(3)). However, SECURE Act 2.0 of 2022 allows a QCD to be directed to a split interest entity such as a charitable gift annuity or charitable remainder trust provided several conditions are met (not discussed here).

The charitable entity, as the recipient of the QCD, must receive the donation by December 31 in order to ensure tax reporting for the proper year.