



Planned Giving Strategies for Individuals

Video Synopsis – “Planned Giving Strategies for Individuals”

In this informative explainer, CAPTRUST’s Drew Battle walks through several planned giving strategies that can help individuals support their favorite causes while also achieving tax advantages and long-term financial goals.

1. Getting Started with Simple Moves

Planned giving doesn’t require a complex legal structure right away. Easy first steps include designating a charity as the beneficiary of your IRA or making a Qualified Charitable Distribution (QCD) if you’re over age 70½. QCDs count toward your required minimum distribution (RMD) and can lower your taxable income—making them a smart way to give while meeting IRS obligations.

2. Reducing Taxes with Strategic Asset Donations

Gifting long-term appreciated assets like stocks or real estate to a nonprofit allows you to avoid capital gains taxes while deducting the fair market value of the gift. You can also include charitable bequests in your will or estate plan, helping reduce estate taxes and align your legacy with your values.

3. Giving Vehicles for Long-Term Impact

Battle outlines tools like donor-advised funds (DAFs), which allow donors to front-load charitable



deductions in a single year while distributing funds over time. For those seeking both philanthropic impact and retirement income, structures like charitable remainder trusts and charitable gift annuities offer ongoing payouts to the donor or their beneficiaries, with the remainder going to the designated charity.

4. Reversing the Flow with a Charitable Lead Trust (CLT)

Whereas remainder trusts prioritize the donor's income first, CLTs direct income to the charity for a set term, then pass the remaining funds to heirs—allowing for immediate charitable impact and potential tax savings.

Takeaway:

Planned giving strategies aren't just about writing a check—they're about aligning your financial planning with your values. Whether your goal is reducing taxes, supporting a cause, or shaping your legacy, a CAPTRUST advisor can help tailor the right approach.

To download a copy of the transcript, [click here](#).

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