

**All the Other Assets:
Giving More than Cash**

Hawai'i Gift Planning Council

Mar. 2, 2023

Kirk Ross, JD, MA

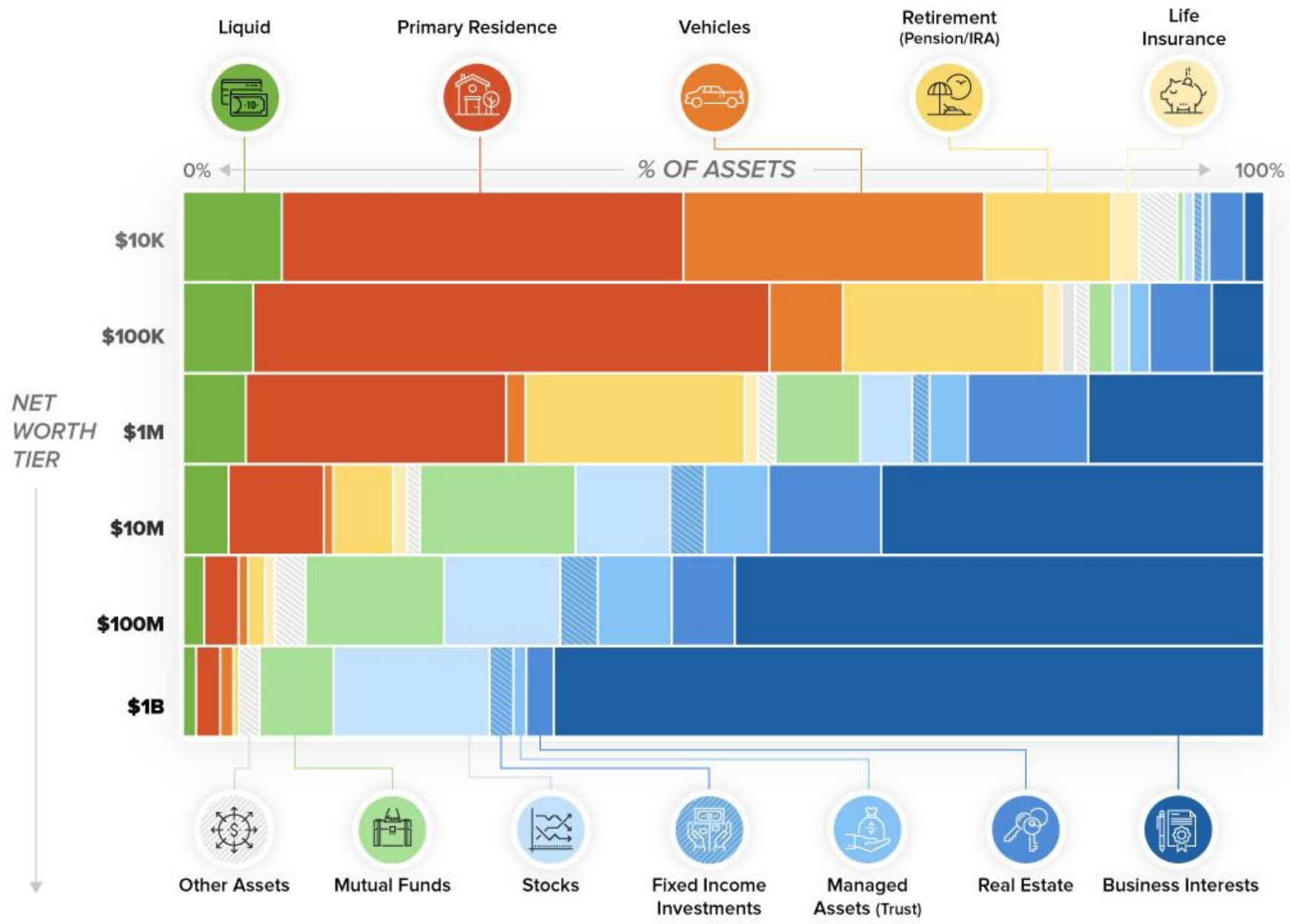


Setting the Stage

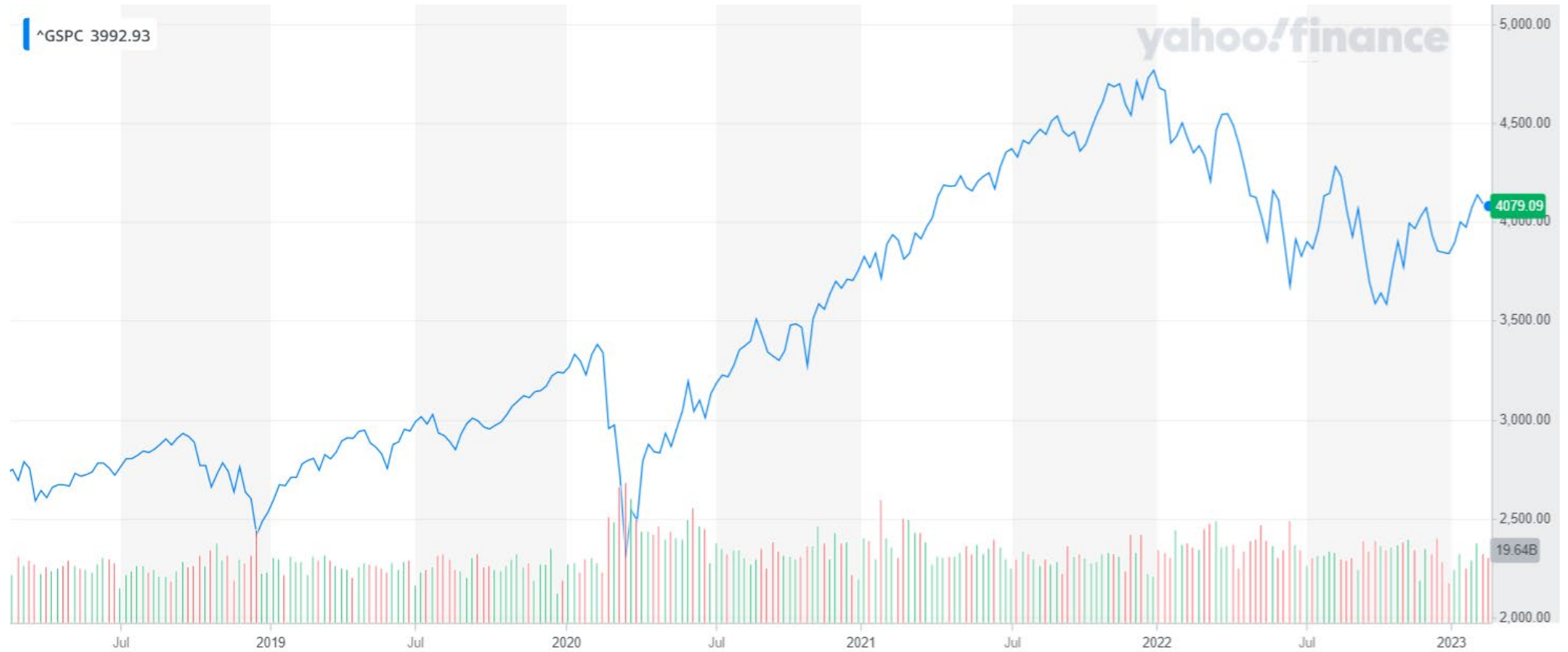


YES!

But what comes next?



Appreciated Securities





Appreciated Securities

\$100,000 cash

\$100K charitable deduction

\$100,000 AAPL

655.5 shares (on 2/1/23)

Bought on Mar. 1, 2018

Cost basis = \$27,492.62

Capital gain = \$72,507.37

20% Tax = \$14,501.47

Net = \$85,498.53



Appreciated Securities

\$100,000 AAPL

\$100K charitable deduction
Capital gains tax eliminated

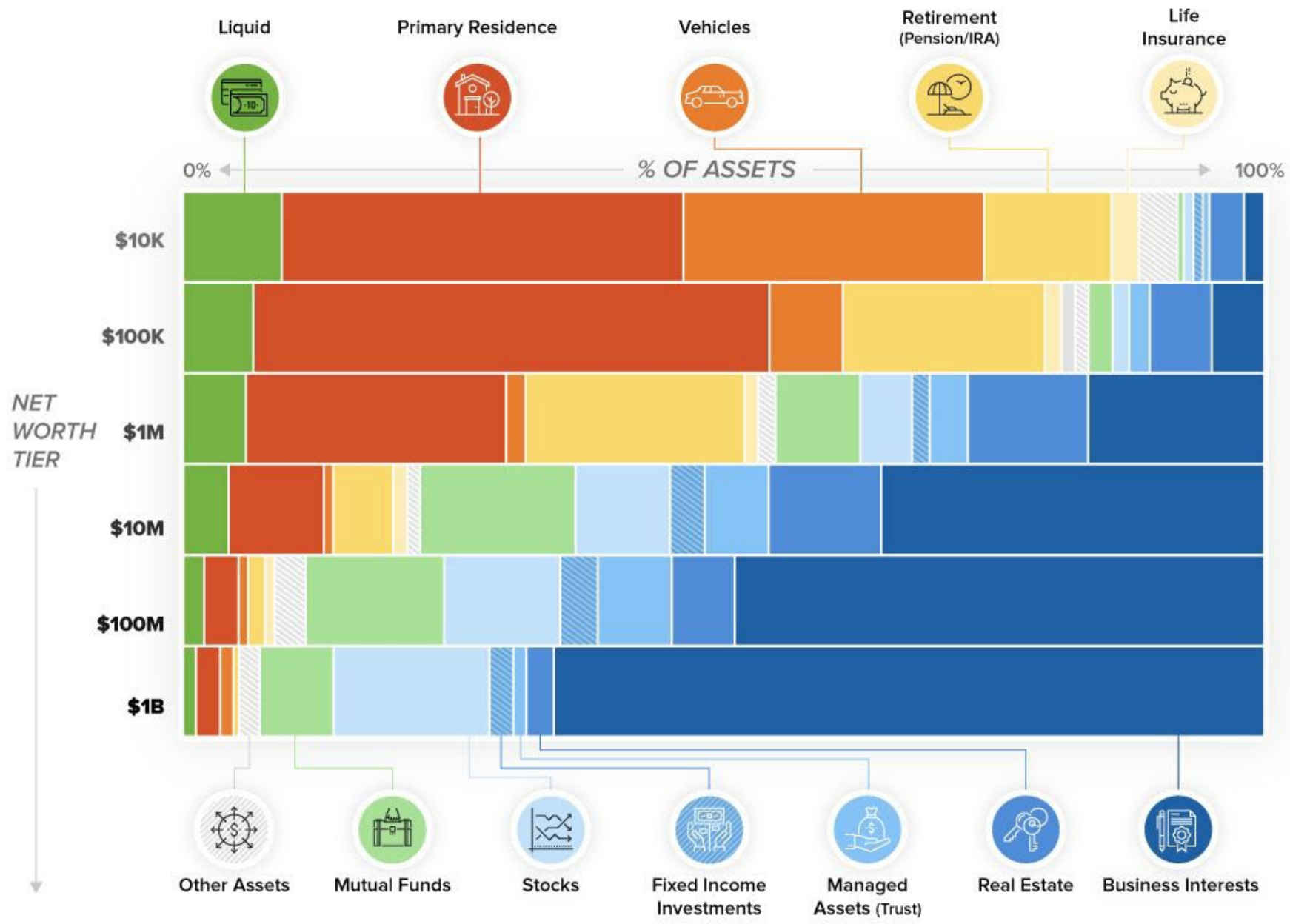
\$100,000 Cash

Can re-purchase AAPL
But with a new basis
Capital gains have been eliminated

Appreciated Securities



IRAs are a category of their own.



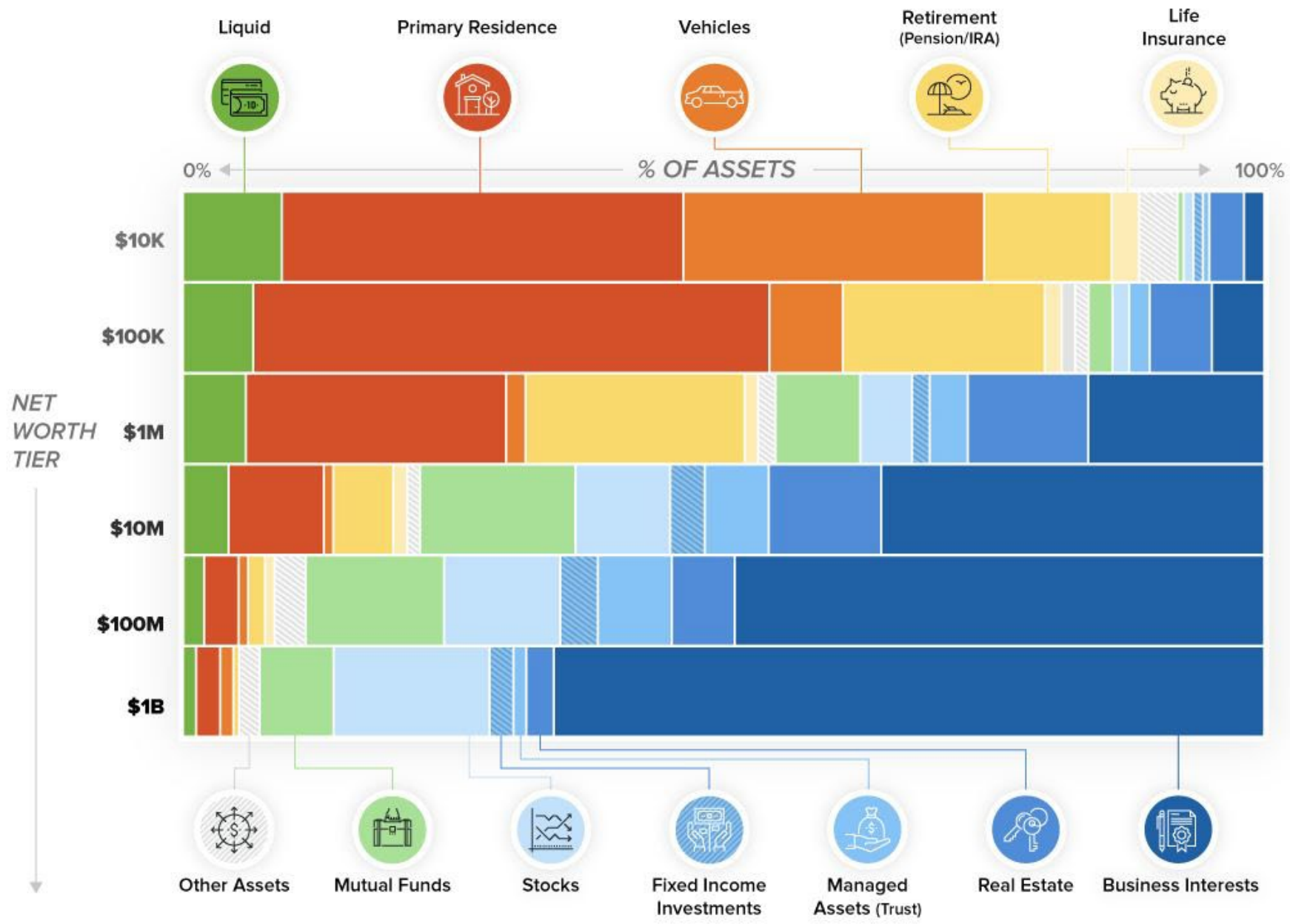
Real Estate



Same advantages regarding
capital gains

But there are several unique
concerns to bear in mind

- Suitability
- Marketability
- CERCLA
- Clean title
- Valuation





Privately-Held Businesses

Same advantages regarding
capital gains

(but they can be particularly
massive!)

Again, there are several unique
concerns to bear in mind

- Pre-arranged sale issue
- Charity as owner
 - Distributions
 - Information
- Redemption
- Valuation

Life Income Gifts



Remember to combine these
opportunities with
Charitable Remainder Trusts and
Charitable Gift Annuities!

Mahalo!

Kirk Ross, JD, MA

kirk@rossplan.net

www.thesavvyphilanthropist.net

