



NORTHERN OHIO
Charitable Gift Planners

The Government Has Enough Money: Help Donors Direct More Money to Family and Charity

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A G E N D A

- Donor Concern Over 2022 Stock Market**
- Historical State of Market**
- Solutions For Donors**



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UNPRECEDENTED

Definition

- *Not known or experienced before*
- Merriam-Webster Dictionary

Use In a Sentence

- **It Is Unprecedented How Many Times
The Media Refers to
Events as Unprecedented!!**



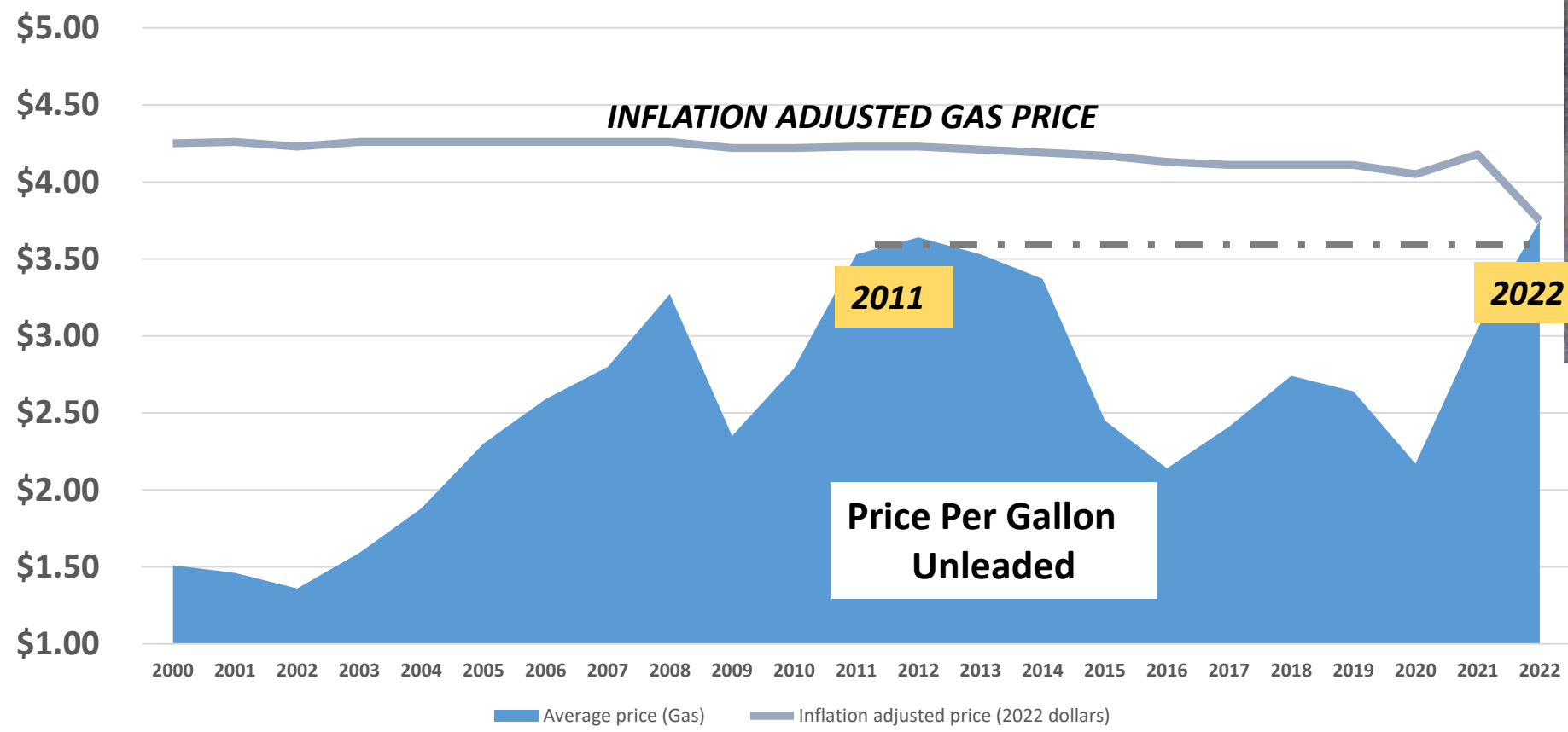
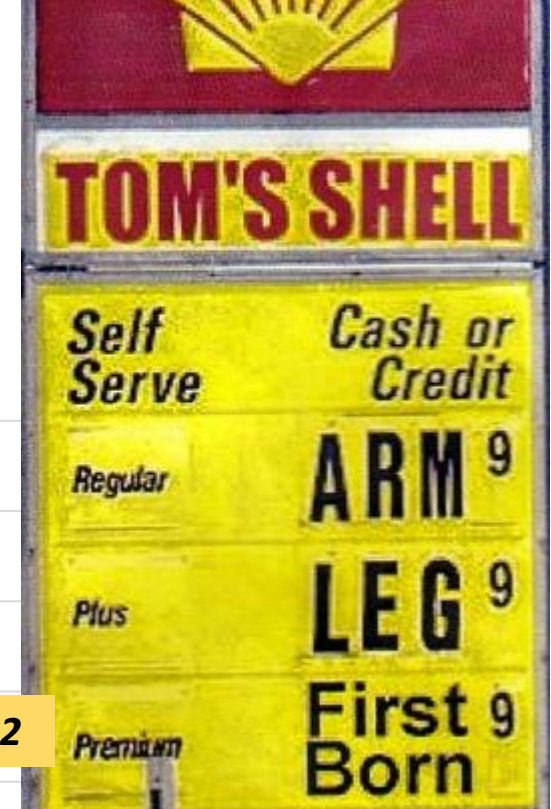




INFLATION AT 40 YEAR HIGHS!!!



Historical Gas Prices 2000 - 2022



Source: OfficialData.org reporting from Bureau of Labor Statistics as of 9/27/22

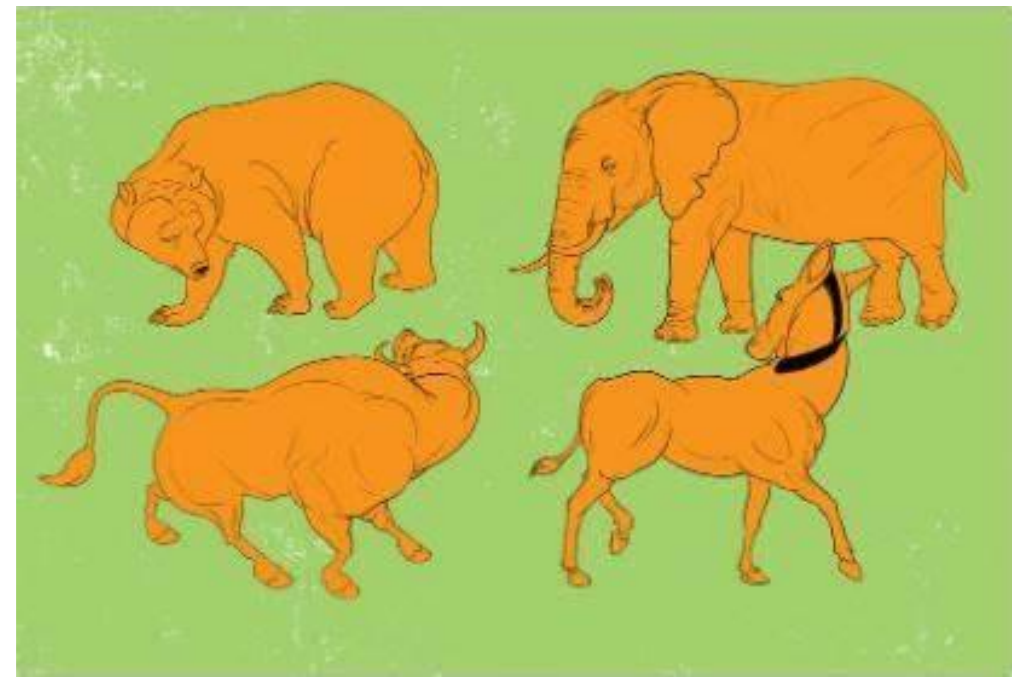
**STOCK MARKET
CRASHING!!!**

Standard & Poor's 500 Composite Index (1952-2021)

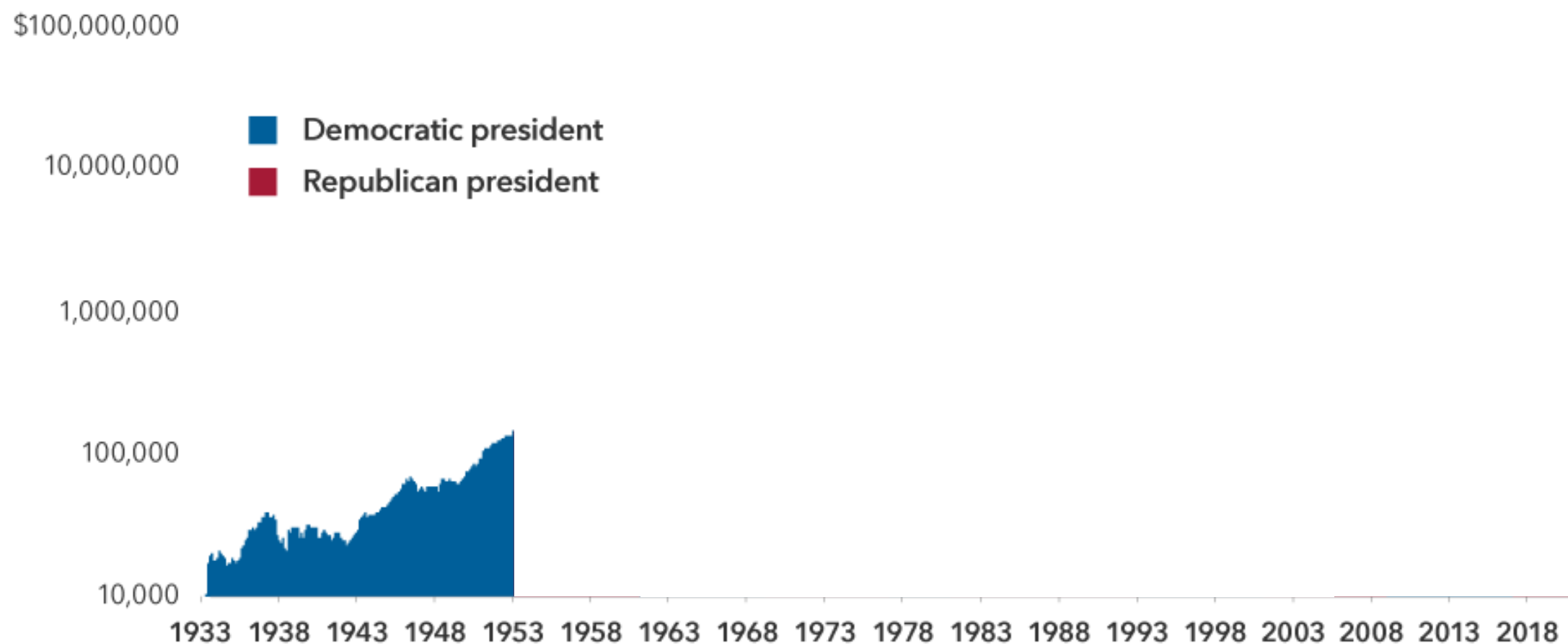
Size of decline	-5% or more	-10% or more	-15% or more	-20% or more
Average frequency*	About three times per year	About once per year	About once every three years	About once every six years
Average length†	43 days	110 days	251 days	370 days
Last occurrence	October 2021	September 2020	March 2020	March 2020

Sources: Capital Group, RIMES, Standard & Poor's. As of 12/31/21.

I'M MOVING TO CANADA
IF THAT IDIOT GETS
ANOTHER FOUR YEARS!!!



Growth of a hypothetical \$10,000 investment in the S&P 500 Index



Sources: Morningstar, Standard & Poor's. The start date is March 4, 1933, and the end date is September 30, 2020. Dates of party control are based on inauguration dates. Values are based on total returns in USD. Shown on a logarithmic scale.

CHARITABLE

**STRATEGIES
THAT WORK**

Bequests / IRA Beneficiary Designation

- ❖ Ensure You Have Sufficient Assets for your Lifetime
- ❖ 10 Year Rule for Beneficiaries
- ❖ Saves Estate and Income Taxes
- ❖ Easy (No Lawyers)

Gifts of Life Insurance

- ❖ Policies That Are No Longer Needed
- ❖ Policies That Have Become too Expensive to Maintain
- ❖ Benefits:
 - ❖ Tax Deduction on Gift
 - ❖ Premiums are Tax Deductible
 - ❖ Death Benefit Creates Larger Gift to Charity
- ❖ Consider Life Settlement When Policy is Received

Charitable IRA Rollover (QCD)

- ❖ Are your RMD's More Than You Need?
- ❖ Use Your IRA To Make Your Annual Charitable Gifts
- ❖ Benefits:
 - ❖ Saves Both Federal and State Income Taxes
 - ❖ Reduces Future RMDs to Reduce Future Taxes
 - ❖ May Reduce Your Medicare Part B Premiums
 - ❖ Easy

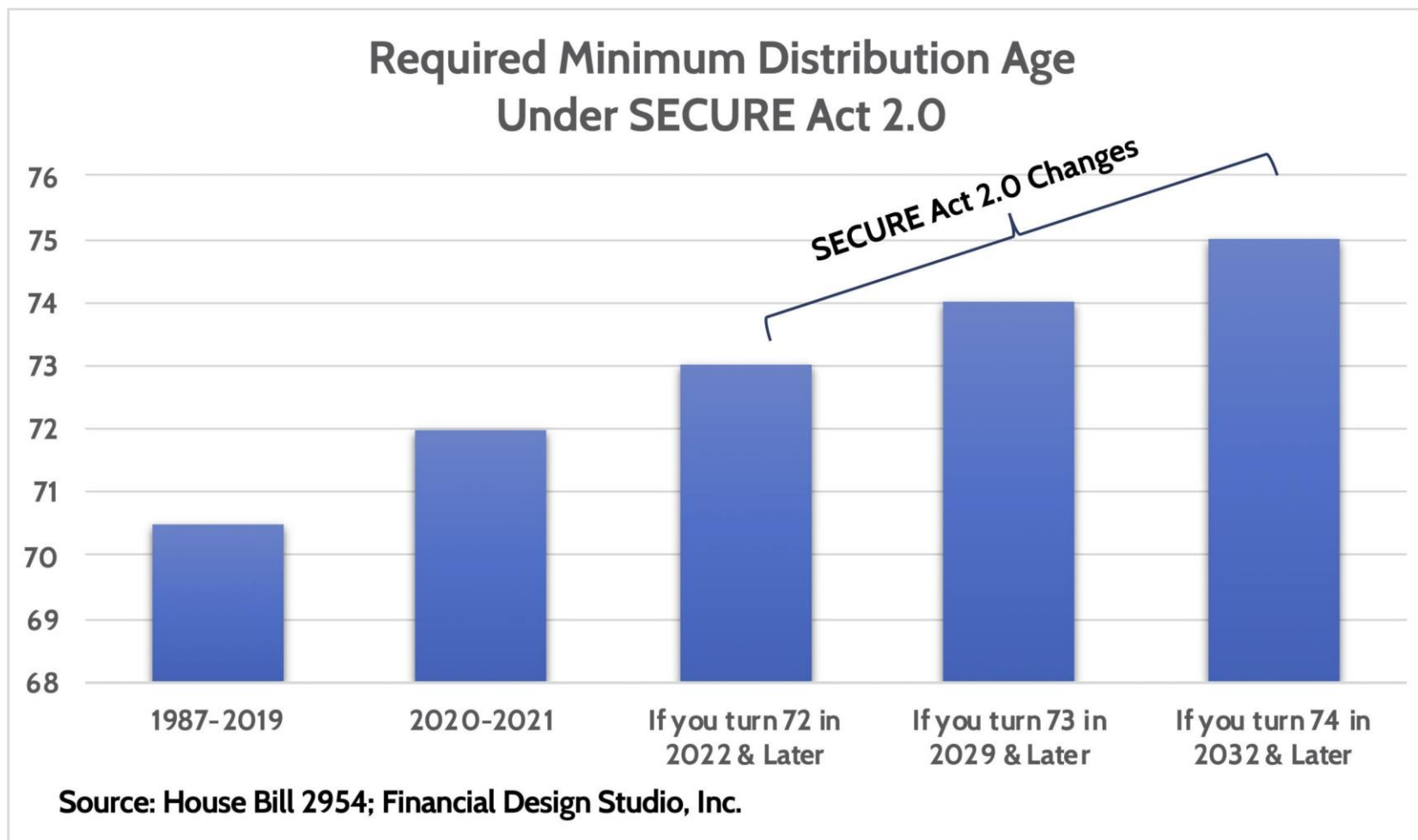
Charitable IRA Rollover (QCD)

- ✓ Age 70 ½ (Not 72/73)
- ✓ Gift Up to \$100,000 (Index for Inflation - Secure 2.0)
- ✓ Spread Across As Many Charities as You Would Like
 - ✓ Direct to Charity Only - No Donor Advised Fund or Foundation
- ✓ Notify Your Tax Preparer

SECURE ACT 2.0

❖ Brilliant Legislation

❖ Increases People's Taxes and Have Them Say Thank You!!

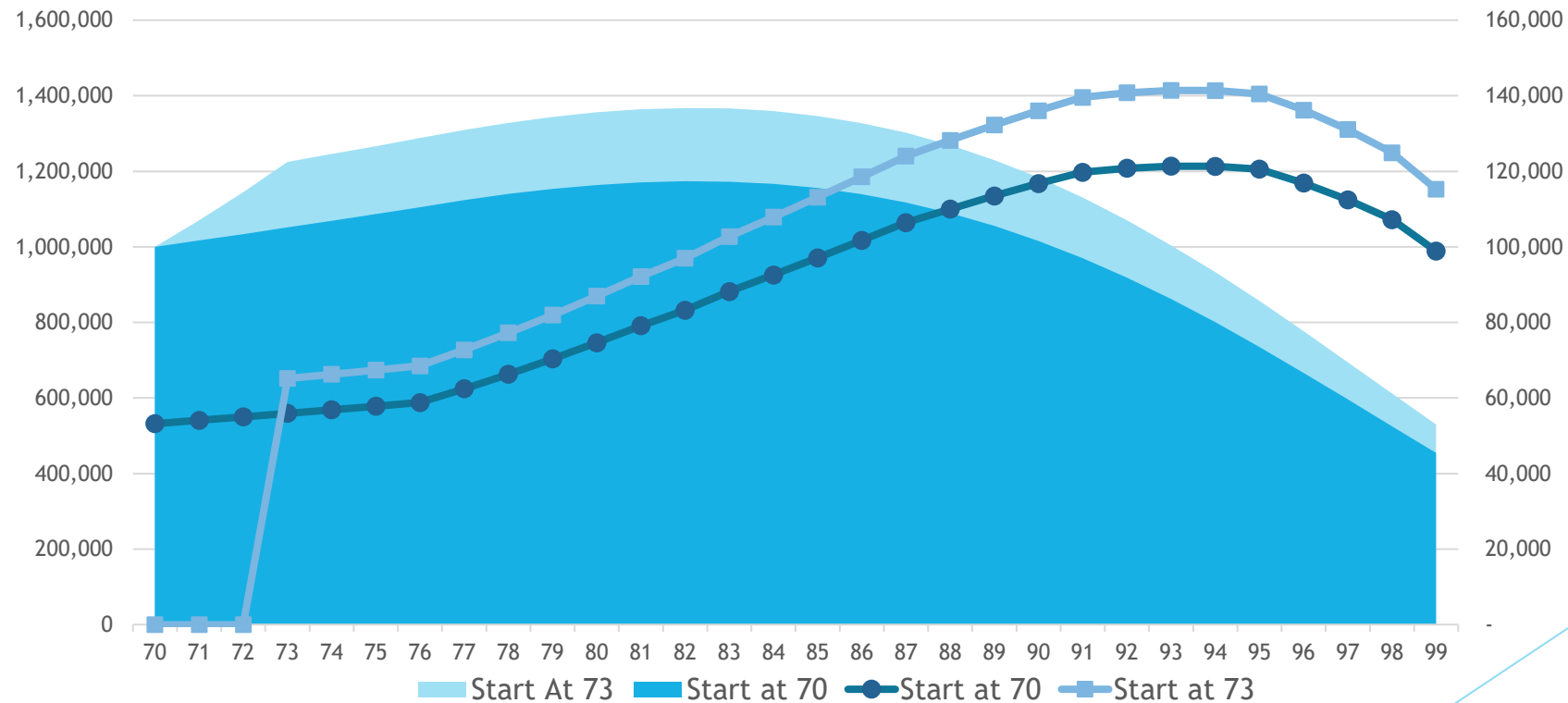


SECURE ACT 2.0

❖ Brilliant Legislation

❖ Increases People's Taxes and Have Them Say Thank You!!

Waiting to 73+ Causes Higher Withdrawals and Higher Taxes



SECURE ACT 2.0

- ❖ \$50,000 Charitable IRA Rollover
 - ❖ Lifetime Total
 - ❖ Per Taxpayer
 - ❖ Indexed for Inflation
- ❖ Direct to Charitable Remainder Trust or CGA
 - ❖ CRT - Does NOT Make Sense
 - ❖ CGA - May be Life Only

Charitable Gift Annuity

Donor's Age	Fixed Annuity Rate
60	4.9%
65	5.4%
70	5.9%
75	6.6%
80	7.6%
85	8.7%
90 and Over	9.7%

QUESTIONS

The background features abstract, overlapping geometric shapes in various shades of blue, ranging from light sky blue to deep navy blue. These shapes are primarily located on the right side of the frame, creating a modern, dynamic aesthetic.