

# Welcome

to the 2021 Geisel School of Medicine  
Alumni Reunion



 Dartmouth-Hitchcock



Dartmouth  
GEISEL SCHOOL OF MEDICINE

ALUMNI REUNION  
*welcome*





Where are you joining us from today?

*Tell us in the chat!*

# Did You Know?

**100% of your income tax deduction  
for cash contributions to charity  
will end this calendar year.**

**This is part of the CARES Act.**



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# Did You Know?

**With the CARES Act,  
100% of Adjusted Gross Income  
also applies to cash gifts  
for life income gifts.**



# How to Avoid Taxes And Get Paid Doing It!

*© 2021 Judi Taylor Cantor*

Geisel Reunion Weekend | September 17, 2021

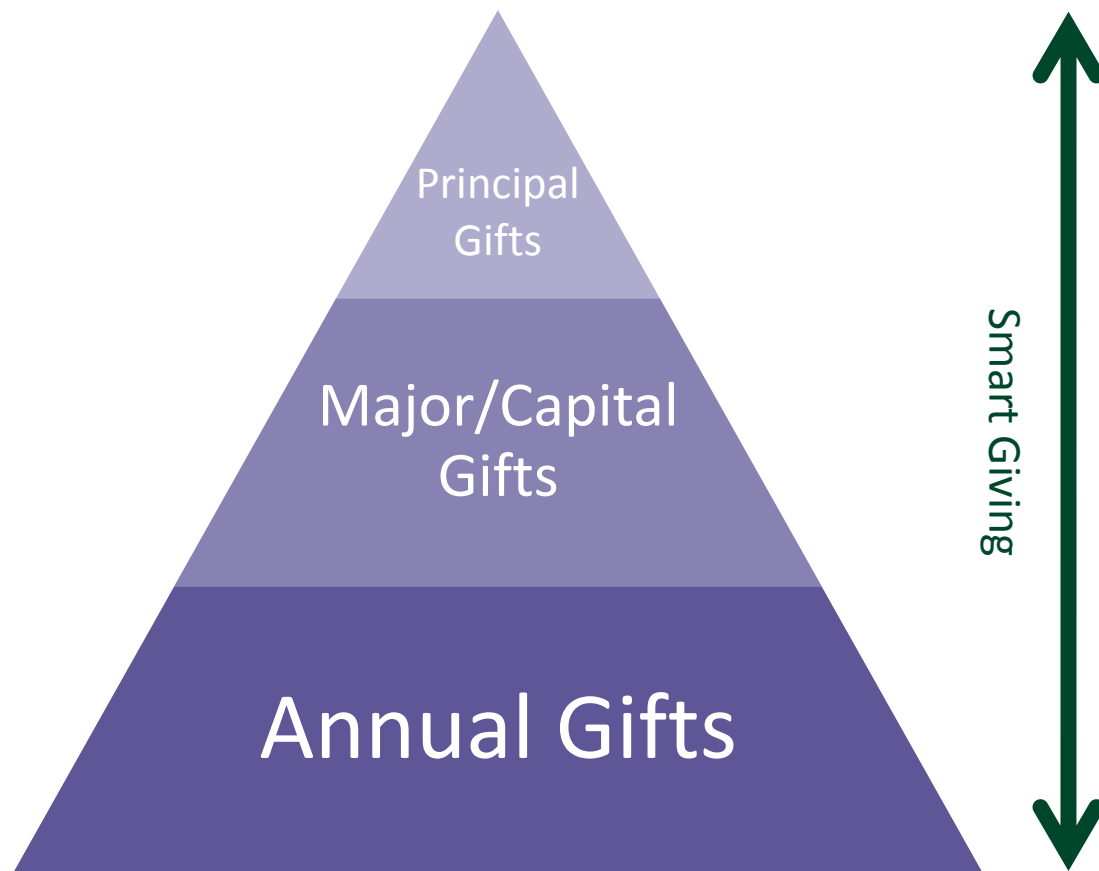
# Agenda

- **Overview**
- **Planned Giving at a glance**
- **Scenarios**



# OVERVIEW:

## What is Planned Giving aka Smart Giving?



# Smart Giving Does at Least 2 of 3 Things:



Lowers taxes



Trades assets for  
an income



Allows you to leave a  
legacy: "donor intent"



# What Assets Can be Used?

**The gift can include any or all of the following:**

- Appreciated securities
- Closely-held stock
- Life insurance
- Remaining balance in retirement accounts
- Automobiles
- Collections
- Real estate
- Artwork and antiques
- Donor Advised Funds
- Cash

# Planned Giving

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at a Glance

# 3 Essential Questions for Gift Planning

1. **What** asset should the donor use?  
(Stocks, IRA, Collectibles, Real Estate, etc.)
2. **How** should the gift be made?  
(Outright, trust, contract, etc.)
3. **When** should the gift be made?  
(During life or through estate--  
TOD)



# Smart Gifts for NOW, Smart Gifts for LATER

## Smart Giving NOW:

- IRA Rollovers (QCD)
- Lead Trusts
- Donor Advised Funds

## Smart Giving for LATER:

- CGAs, DCGAs
- Remainder Trusts  
(including flip trusts)
- Gifts in Will



# Individual Retirement Account (IRA) Rollover (QCDs)

- Must be 70½
- Must contact your IRA custodian and ask for \$ to be “rolled over” to D-H or Geisel—can be done at our new website: [www.DHGeiselplannedgiving.org](http://www.DHGeiselplannedgiving.org)
- Up to \$100,000/year each spouse
- Distribution is not taxed; but **NO** tax deduction.

# How a Lead Trust Works

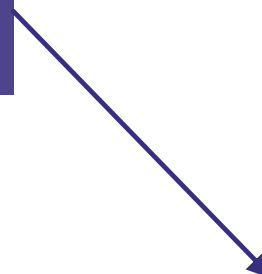


**Donor**

Mr./Mrs. Donor  
lend \$5M



**Lead  
Trust**



Family gets  
approximately  
\$5M

Charity income  
for 20 years  
@ 5% = \$5M



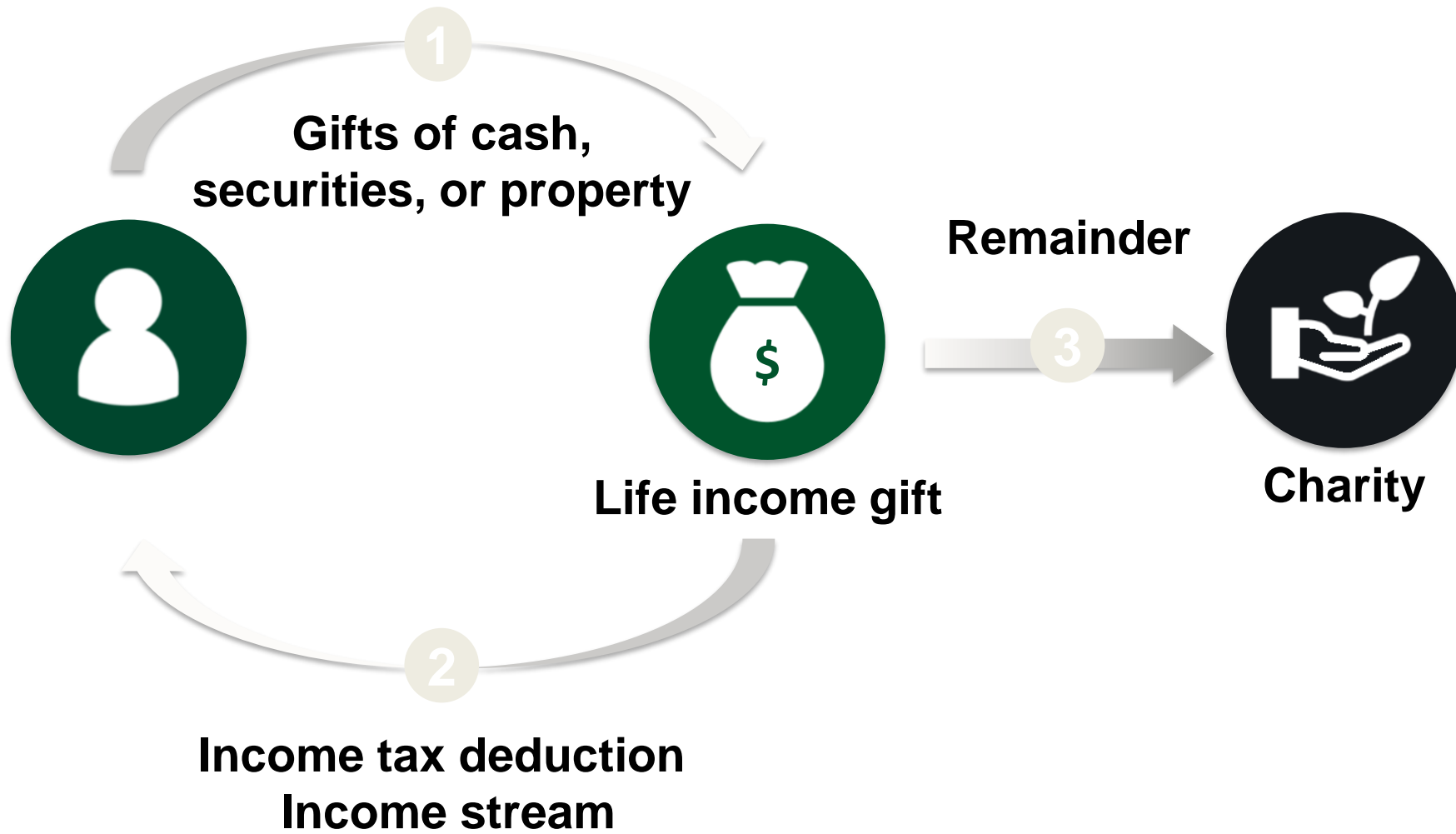
# Donor Advised Funds



# Donor Advised Funds

- Can create with appreciated stock or other assets with fiduciaries like Merrill Lynch, Fidelity, **and** Dartmouth!
- Receive immediate deduction (up to 6 years)
- Donor “grants” at least 5% to other qualified charities, like Geisel—CAN DO SO ONLINE ON OUR NEW PLANNED GIVING WEBSITE!
- Fees vary
- Transfer on Death (TOD) in full

# Basic Life Income Gift



# How Charitable Gift Annuities Work

Donor gives \$ or transfers  
stock to Charity;  
Donor gets tax deduction

Based on donor's age,  
Charity gives \$ every year  
(annuity) to Donor,

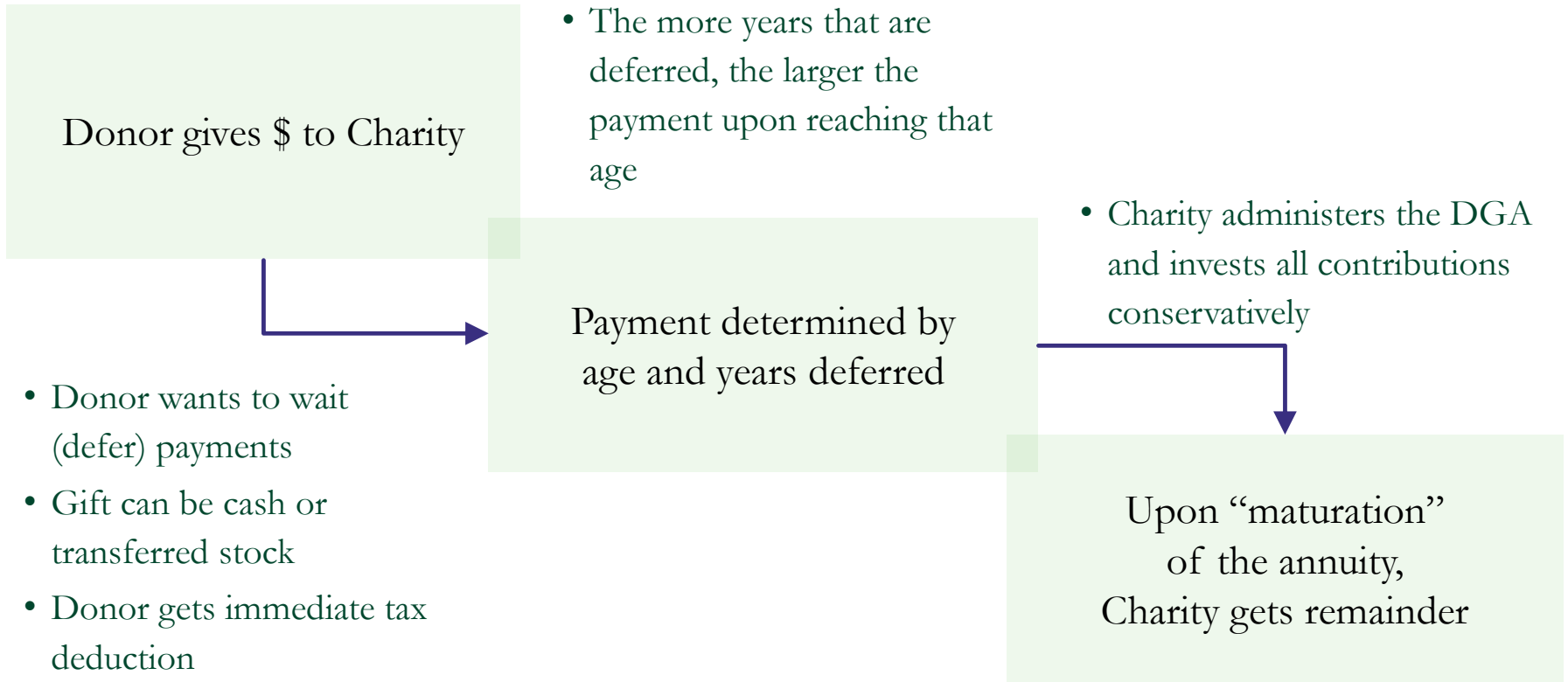
When CGA "matures"  
Charity gets remainder

# 2021 Rates for CGA's

Here are some recent rates (these are re-calculated by the American Council on Gift Annuities on an annual basis) for one person:

Age	70	75	80	85
Annual % paid to donor	5.1%	5.8%	6.8%	7.8%

# How Deferred CGAs Work



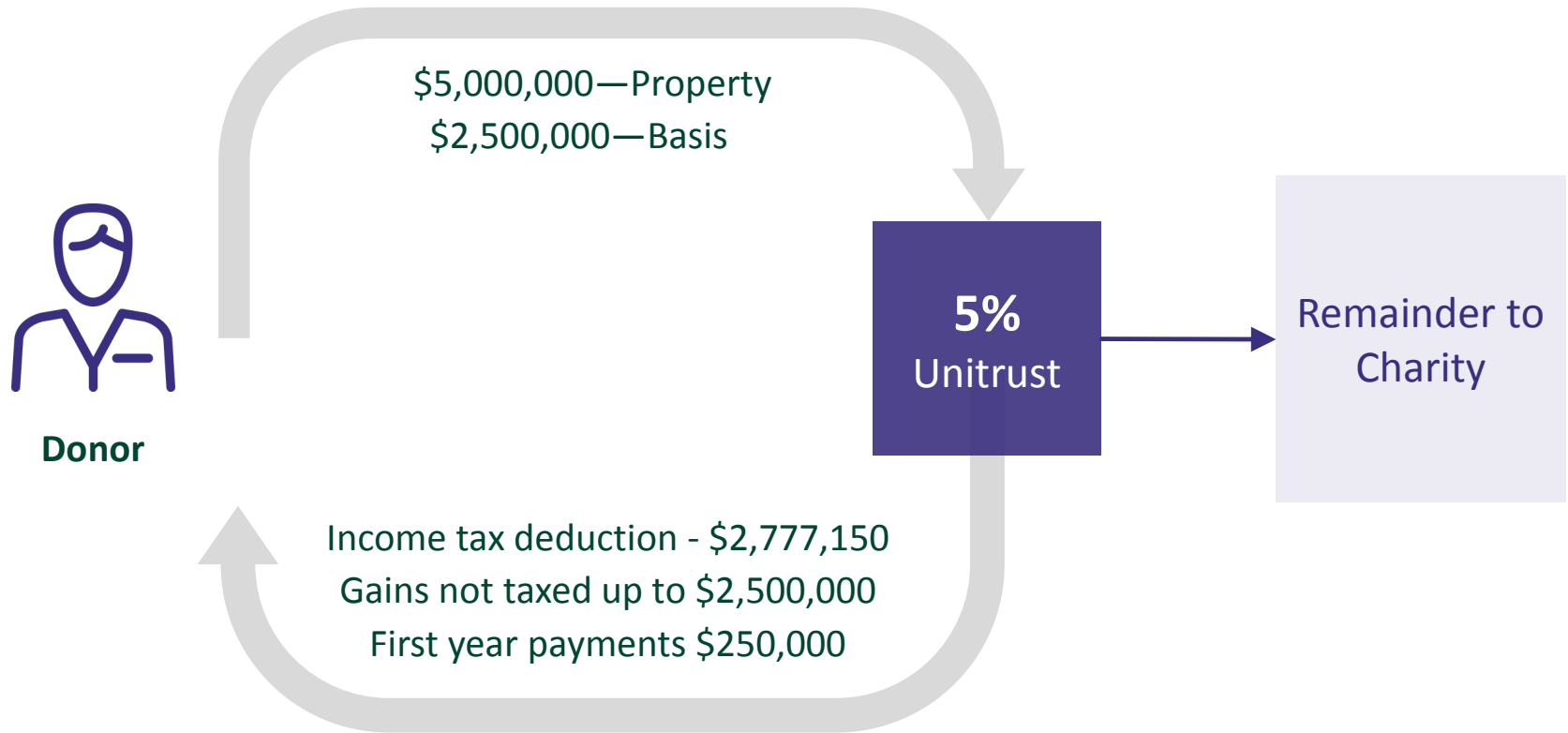


# 2021 Rates for Deferred CGA's

This plan gives a younger donor a higher rate of return when the donor defers the annuity for a greater number of years. Based on rates established in 2021, here is a snapshot of what the return would be if the annuity is created in 2021:

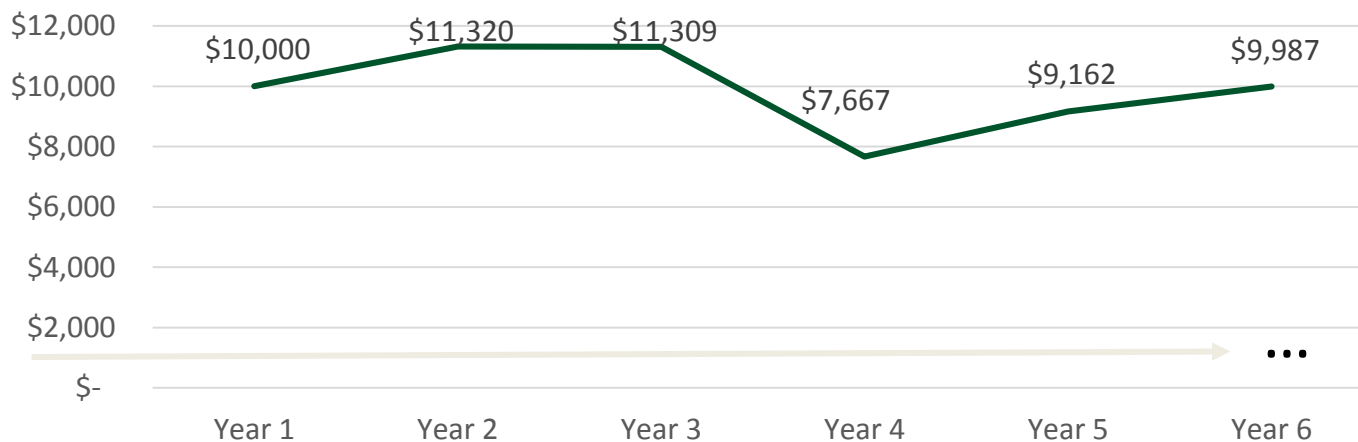
Age (at time of gift)	50	55	55
Deferred to age	65	65	70
Ann. % paid to donor	7.6%	6.4%	8.2%

# How a Remainder Trust Works



# Charitable Remainder Unitrust

## Uneven Payment Stream



# Bequests = A Gift in Your Will

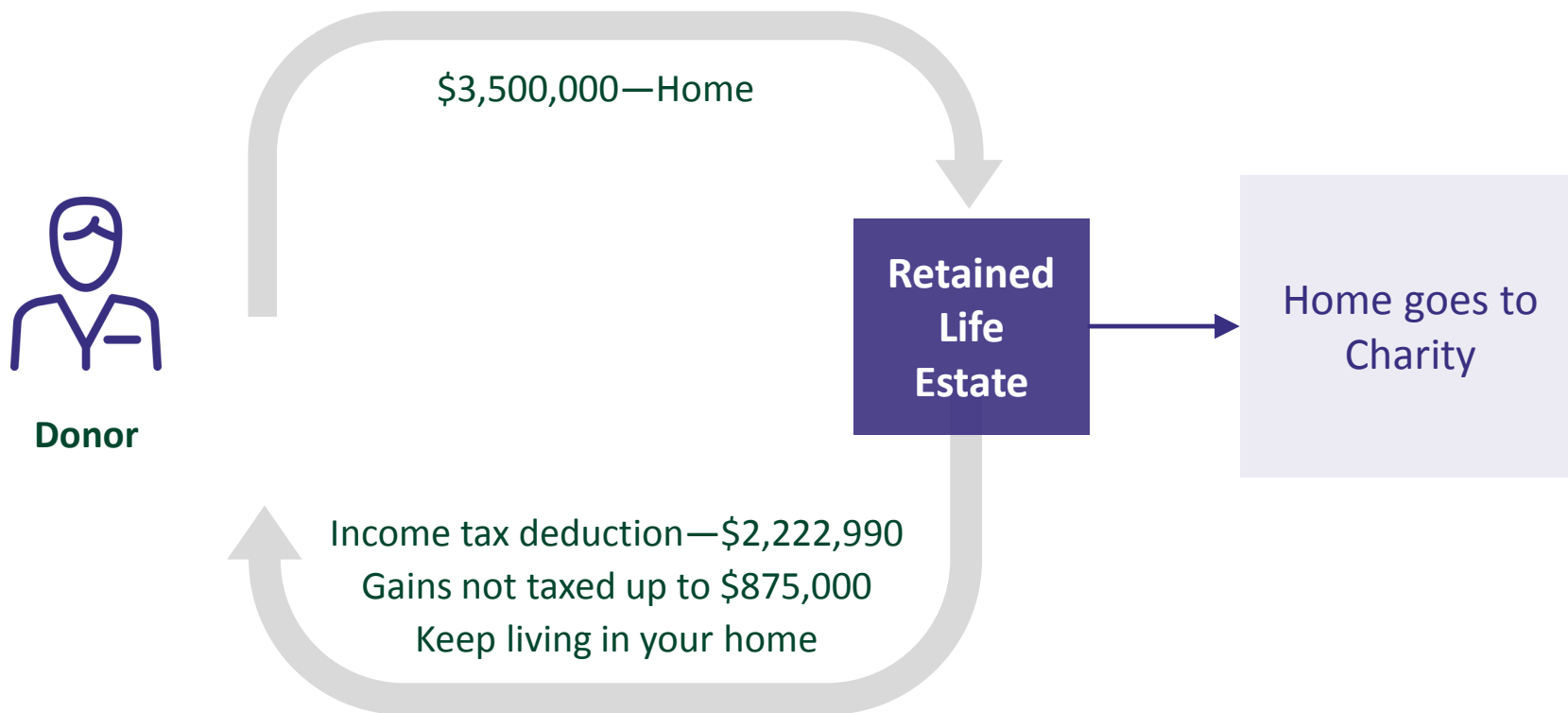
- Assets assigned to your will help take tax burden from the estate
- You can fulfill a pledge with a “testamentary” gift



## Bequests, cont.

- Wills: Up to \$11.58M tax free; any age (2020 tax laws)
- Can be funded with IRAs, Real Estate, Art, Bank/Brokerage Accounts (TOD), other assets (gold bullion)
- Recognized full amount for Reunion gift

# How a Retained Life Estate Works





# Become a Member of the Pinnacle Society

**Making a planned gift entitles you to membership in the Pinnacle Society with these benefits:**

- Members' events like presentations on the latest research at Geisel and Dartmouth-Hitchcock, students discussing their ambitions and dreams
- An annual luncheon with distinguished guest speaker/s
- The newsletter, *Pinnacle Perspectives*
- A unique welcome packet



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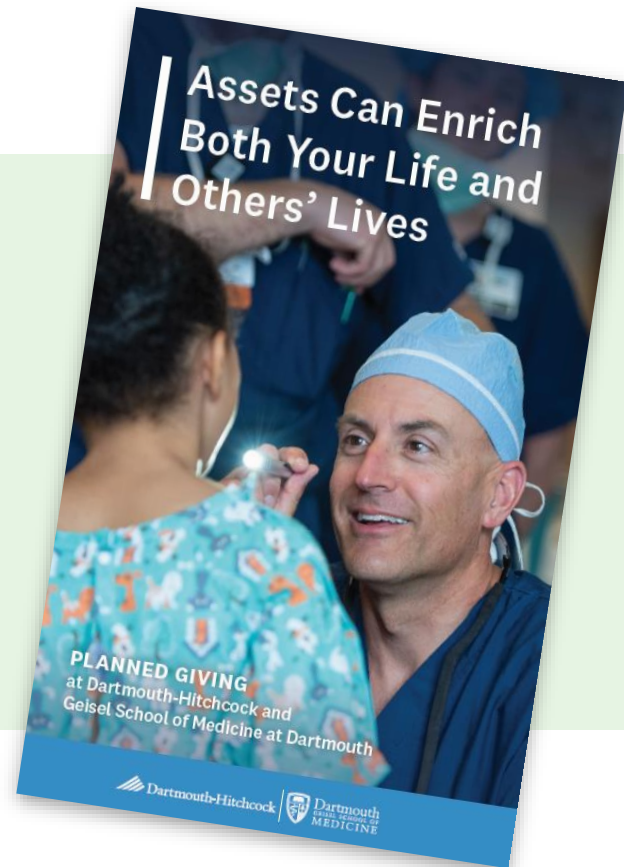
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**Our Pinnacle Society virtual event is  
October 28 at 12:30**

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**Gratitude and Taxes:  
An Expert Reveals  
End-of-Year Tax Savings for You**

We will send  
each of you our new  
**Planned Giving**  
brochure.



# Thank You!

**For more information please contact:**

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