



Securities offered through G.A. Repple & Company. A Registered Broker/Dealer & Investment Advisor. Member FINRA and SIPC.



Planned Giving Consultant



The Generosity Initiative

Giving Where It Matters



G.A. REPPLE

INVEST WHERE IT MATTERS

Securities & Investment Advice Offered By Registered Representatives of G.A. Repple & Company
A Registered Broker/Dealer & Investment Advisor, Member FINRA & SIPC

G A Repple and Company

Brings an objective client centered approach to Tax and Estate Planning

- G A Repple is not employed by *the ministry*. They are *independent Financial Advisors and Planned Giving Consultants*. Their desire is to add value to the donor and their family.
- They are professionals working in the area of helping families maximize wealth transfer, reduce tax and increase income while at the same time making a difference for the Kingdom of God.
- They bring the wisdom of a Biblical Worldview to Estate Planning and Wealth Management
- They bring the ministry of discipleship to families and businesses.
- There is no initial cost and a confidential meeting by phone, webinar or in person can be arranged.
- No information is shared with the ministry

G A Repple is a Registered Broker Dealer and Investment Advisory Company
Member of FINRA and SIPC



We are licensed Financial Advisors
serving Non-Profit's

Tools

You can...

- **Disinherit the Government from your estate**
- **Avoid Probate**
- **Leave inheritance to your Family, Church and/or Charity**
- **Leverage your Charitable Giving**

Also, not all inheritance is good!

YOUR ASSETS CAN BE DIRECTED TO:

FAMILY

GOVERNMENT

A CHURCH AND/OR CHARITY

IF YOU COULD CHOOSE TWO, WHICH
WOULD YOU CHOOSE?



WOULD YOU LIKE TO:

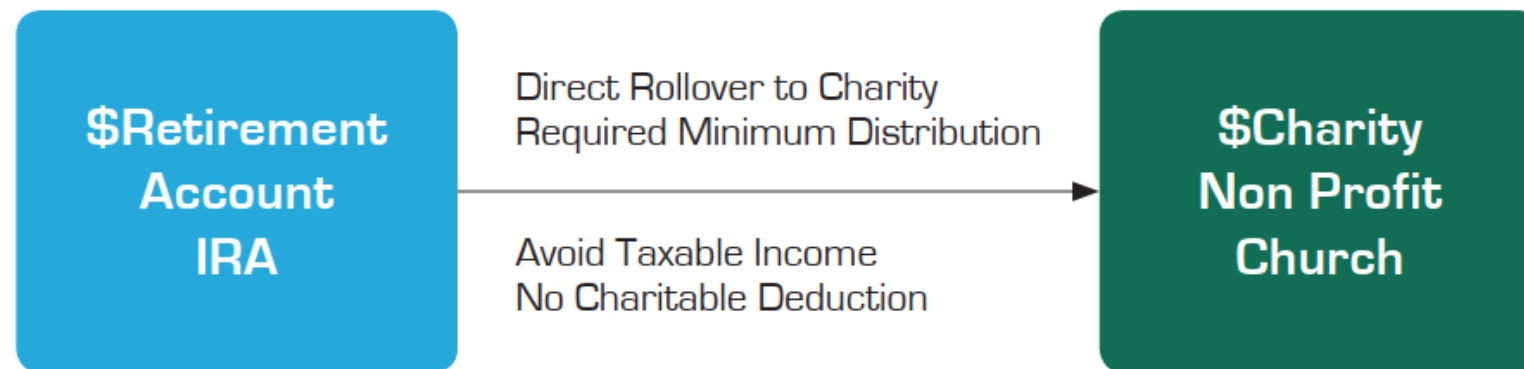
INCREASE YOUR CURRENT INCOME?

REDUCE YOUR INCOME TAX?

CONTINUE YOUR GIVING POST-MORTEM?

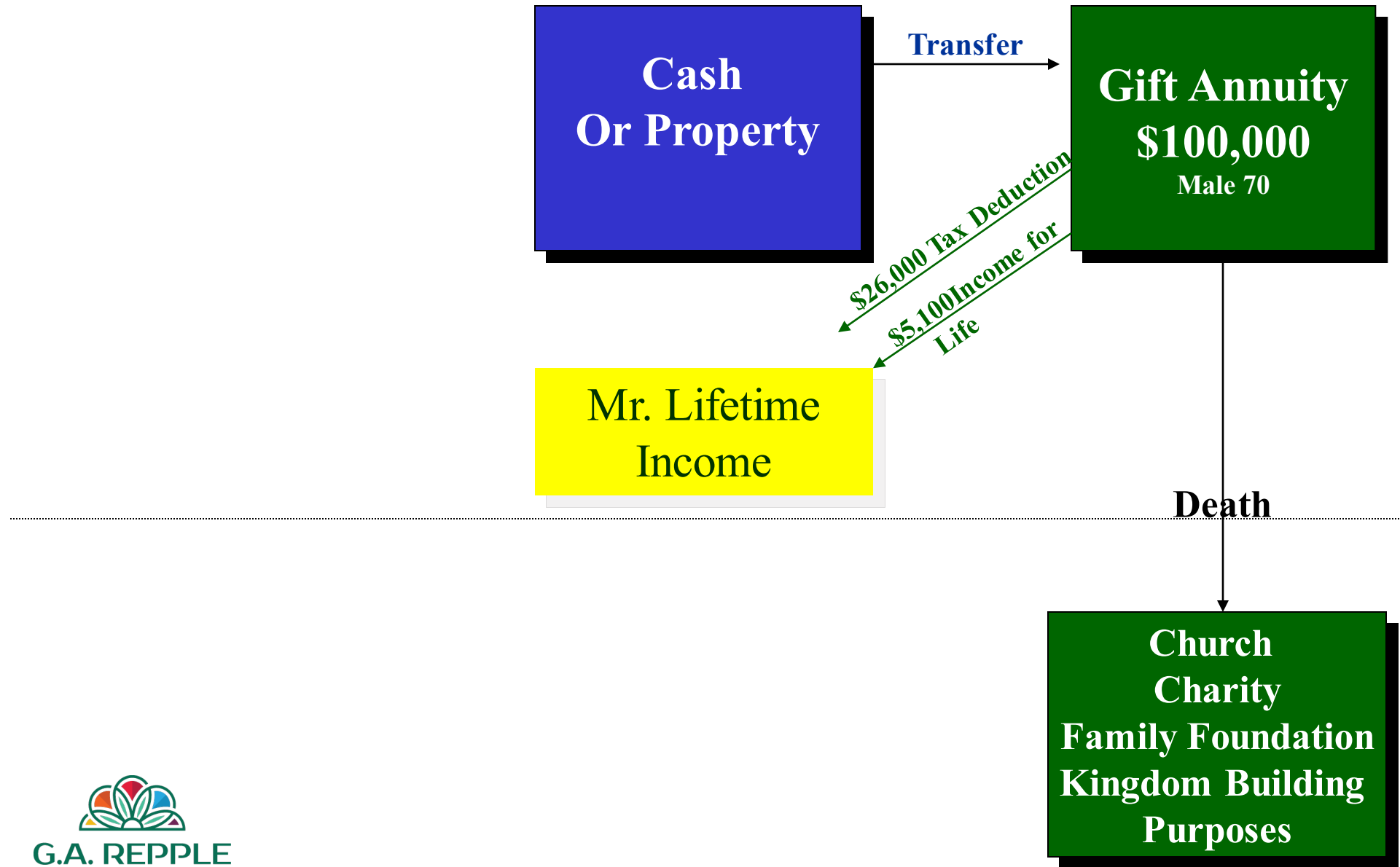
Minimum Required Distributions are required to be taken out of IRA retirement plans at age 70 - 1/2. For many people this can cause an increase in income tax, Social Security tax, Medicare tax and state income tax.

Charitable Rollover

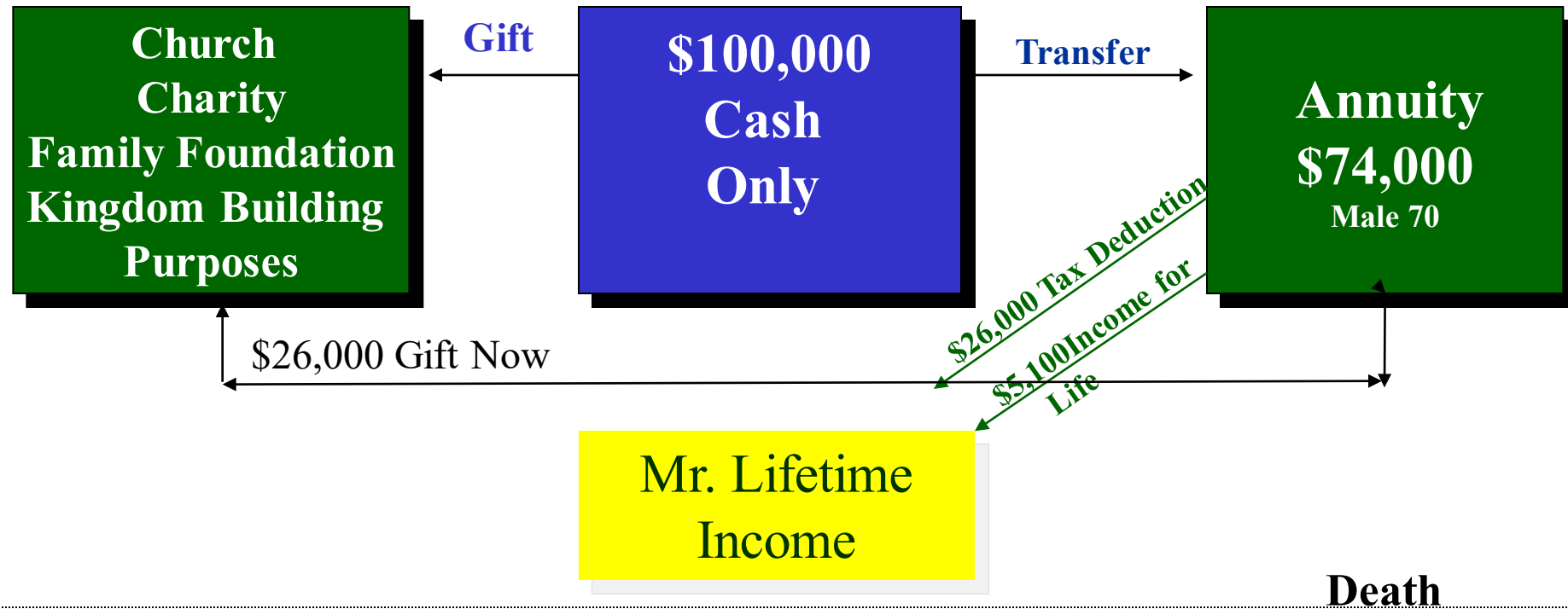


Avoid the taxation on the minimum required distribution by using the required minimum amount of distribution as a direct transfer to a 501(c)3 Charitable organization.

CHARITABLE GIFT ANNUITY



UNBUNDLED GIFT AND ANNUITY



THERE ARE MANY WAYS TO SELL YOUR:

- BUSINESS
- REAL ESTATE
- STOCK OPTIONS
- HIGHLY APPRECIATED STOCK

AND, AVOID CAPITAL GAINS TAX



Mr. & Mrs. Stock Sale, Business or Real Estate

They would like to sell \$1,000,000 worth of stock.

Problems

Diversify

Taxes

No income on stock





**If there was a way that you could sell
the stock, business or real estate and...**

Pay no capital gains tax

Avoid all income tax and estate tax

Transfer the full value of the stock to your heirs

Totally disinherit the IRS on the sale of the stock

Receive a tax deduction from the IRS

...would you be interested?

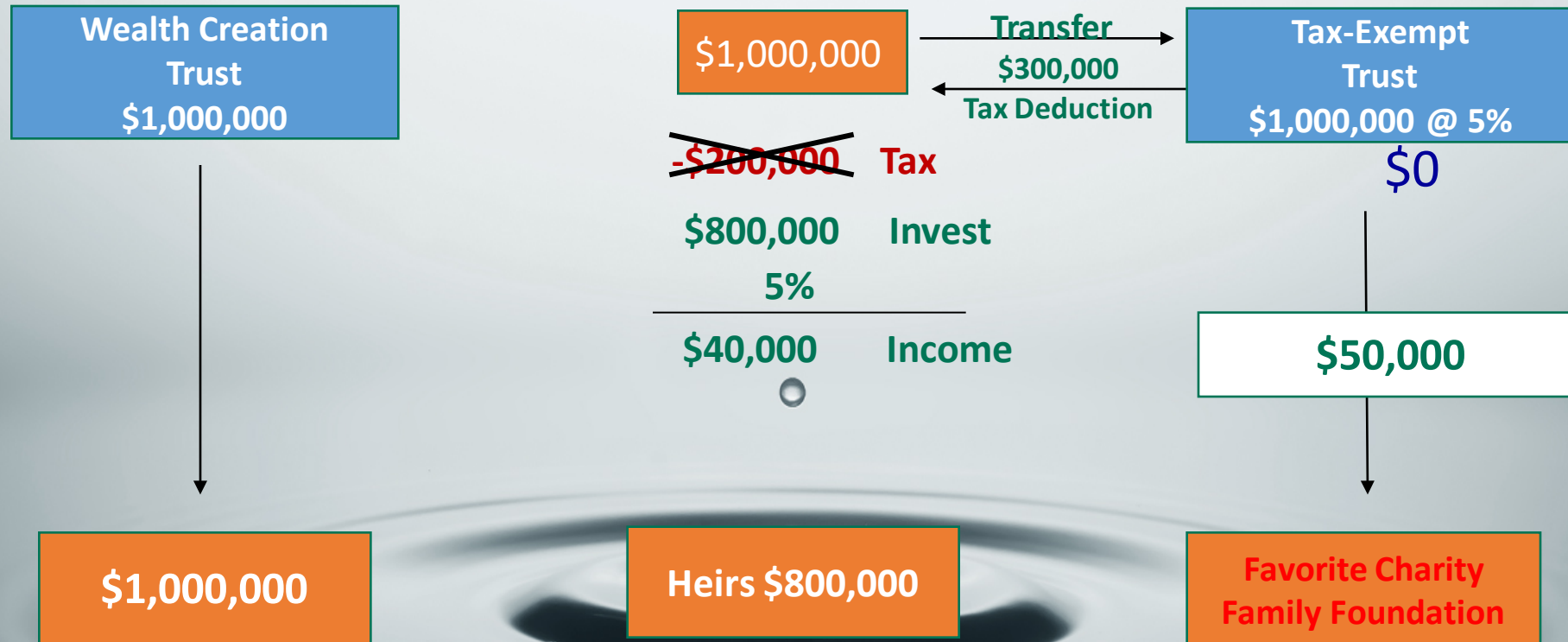




G.A. REPPLE

INVEST WHERE IT MATTERS

Mr. & Mrs. Stock Sale, Business or Real Estate



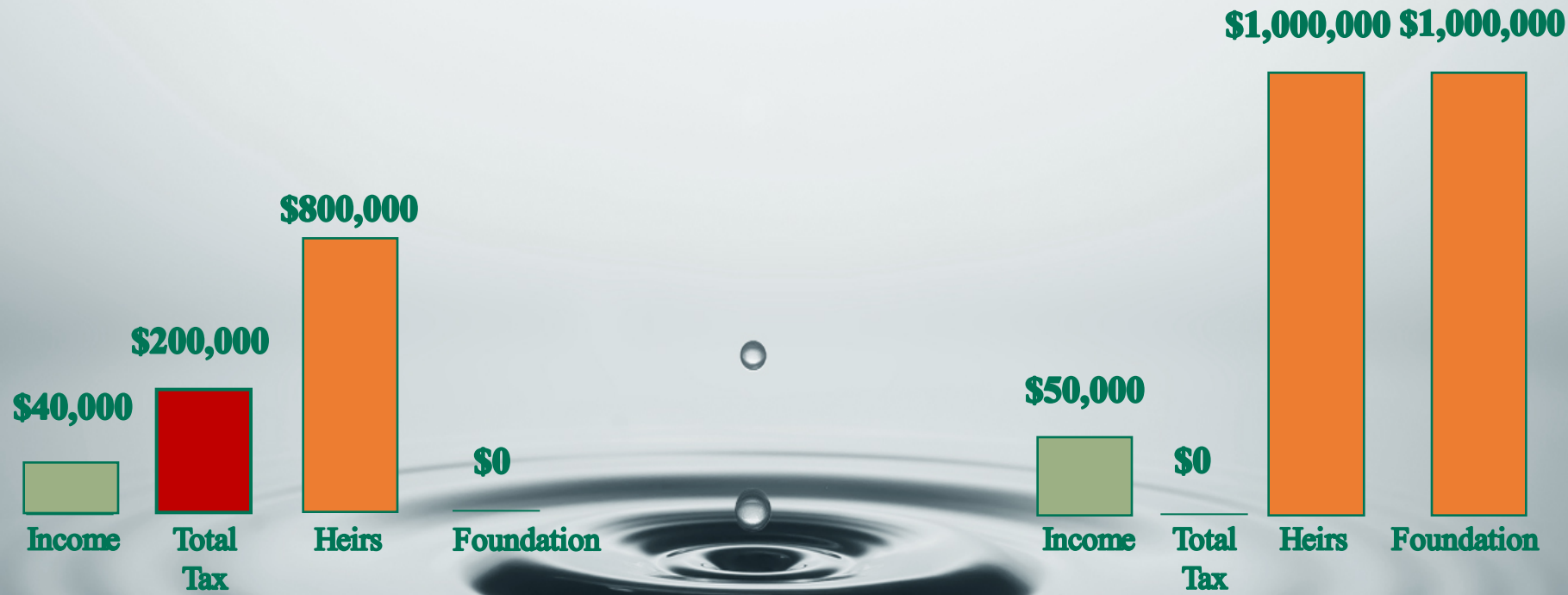
Charitable Purposes

Hypothetical
Assumes a net 5% yield after 2% of expenses
This is for educational purposes only



Current Plan

Charitable Plan



Hypothetical
Assumes a net 5% yield after 2% of expenses
This is for educational purposes only
Numbers will change based up ages, tax brackets and insurability
There are costs associated with setting up a Charitable Trust

Disclosures

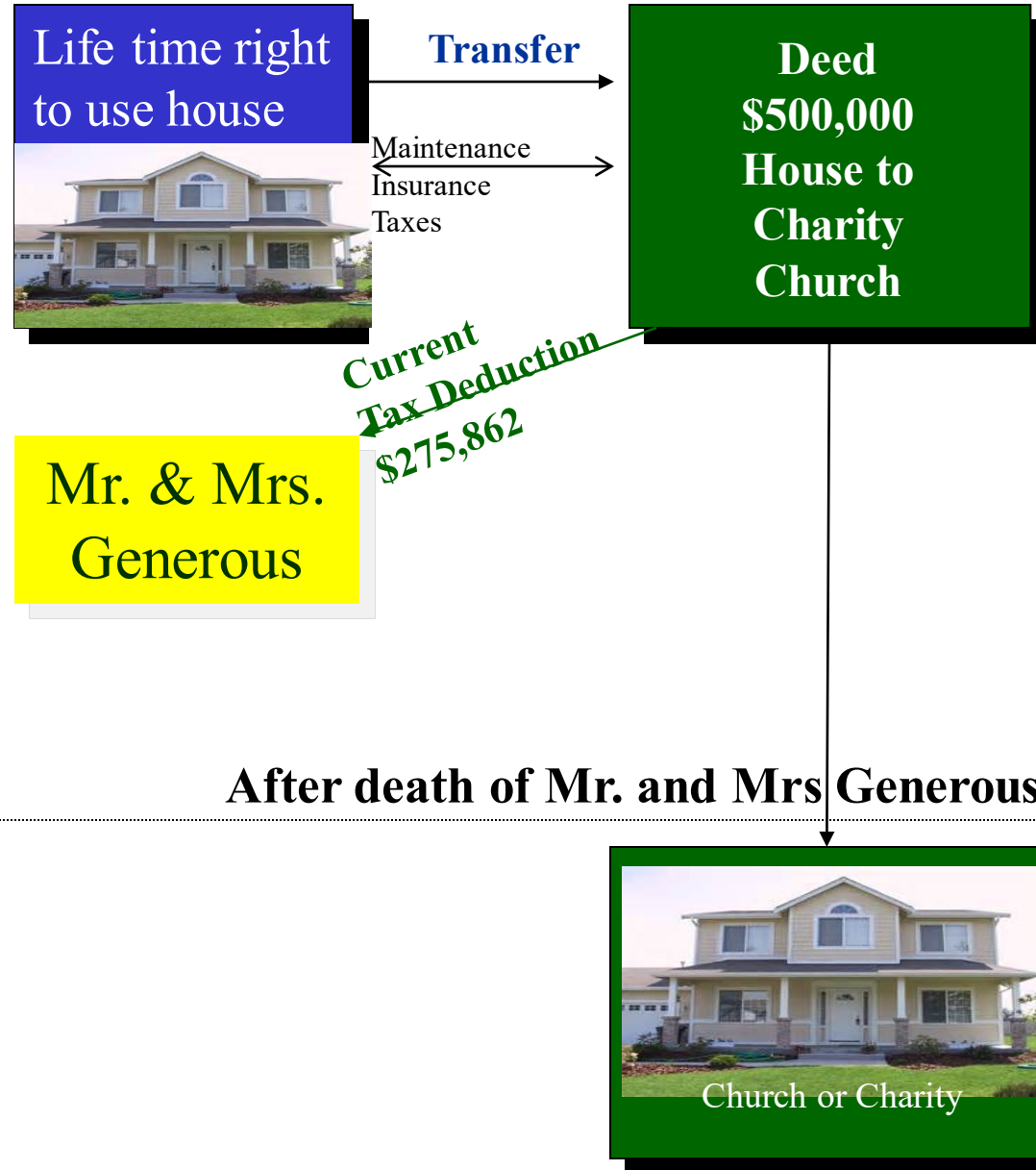
info@garepple.com

- *The Tax Exempt Trust is a 5227 Trust called a Charitable Remainder Unitrust, Annuity Trust or Net Income with Make Up Trust (NIMCRUT).
- The real estate is illiquid and is usually placed into a Flip Trust which is a NIMRCUT then converts to standard CRUT when the real estate is sold.
- The income distribution rate of 5% is the minimum required by law. This rate can be higher.
- There are costs associated with investment management which is approximately 2%. There are additional costs of trust administration and preparation of tax returns in addition to investment management expenses. There will be legal fees for the drafting of various trust documents.
- The Investment Management cannot guarantee a yield of 5%. This return may be higher or lower depending on market conditions, asset allocation withdrawal rate and sequence of returns in the market.
- The tax deduction is based upon the Federal AFR Rate, ages of the income beneficiaries and the withdrawal rate from the trust.
- Best practice is to go through underwriting with a Life Insurance Company to get an offer of cost to determine insurability for the Wealth Replacement Trust.
- The real estate will need to be appraised by a qualified appraiser.
- There may be depletion in the account if the rate of return is not greater than the distribution rate plus expenses.

GET A TAX DEDUCTION NOW STRATEGY

ARE YOU AWARE THAT YOU CAN GIVE YOUR HOUSE
TO THE CHURCH OR FAVORITE CHARITY, GET A TAX
DEDUCTION
AND
STILL LIVE IN THE HOUSE FOR THE REST OF YOUR
LIFE?

LIFE ESTATE



Possible Tax Situations:

Sold a Business

Received a Bonus

Sold highly appreciate stock

Sold Real Estate

Exercised Stock Options

Took IRD Income

Converted a Roth



We need a tax deduction to offset our spike in income.



Grantor Charitable Lead Annuity Trust Commitment Giving Trust TM

With a grantor Charitable Lead Annuity Trust, the donor commits to future gifts and receives an immediate tax deduction for the present value of these gifts.



Commitment to future giving

Gets immediate tax deduction based on present Value of the commitment.

Are you aware that you can:

Make a commitment to give to Charity over a *5 year period or more*

and

Take the present value of this pledge in the *current year* as a tax deduction?

Future giving can be redemptive





\$25,000 5 Year Giving Commitment

| Year | Gift | Tax Deduction |
|------|---------|---------------|
| 1 | \$5,000 | \$5,000 |
| 2 | \$5,000 | \$5,000 |
| 3 | \$5,000 | \$5,000 |
| 4 | \$5,000 | \$5,000 |
| 5 | \$5,000 | \$5,000 |



\$25,000 5 Year Giving “Commitment Trust”™ Tax Deduction can be taken in First Year

| Year | Gift | Tax Deduction |
|------|---------|---------------|
| 1 | \$5,000 | \$23,568 |
| 2 | \$5,000 | |
| 3 | \$5,000 | |
| 4 | \$5,000 | |
| 5 | \$5,000 | |



1.8% AFR Rate

Securities offered through G.A. Repple & Company. A Registered Broker/Dealer & Investment Advisor. Member FINRA and SIPC.



\$50,000 5 Year Giving Commitment

| Year | Gift | Tax Deduction |
|----------|----------|---------------|
| 1 | \$10,000 | \$10,000 |
| 2 | \$10,000 | \$10,000 |
| 3 | \$10,000 | \$10,000 |
| 4 | \$10,000 | \$10,000 |
| 5 | \$10,000 | \$10,000 |



\$50,000 5 Year Giving “Commitment Trust”™ Tax Deduction can be taken in First Year

| Year | Gift | Tax Deduction |
|------|----------|---------------|
| 1 | \$10,000 | \$47,135 |
| 2 | \$10,000 | |
| 3 | \$10,000 | |
| 4 | \$10,000 | |
| 5 | \$10,000 | |



1.8% AFR Rate
Securities offered through G.A. Repple & Company. A Registered Broker/Dealer &
Investment Advisor. Member FINRA and SIPC.



Commitment Giving Trust™

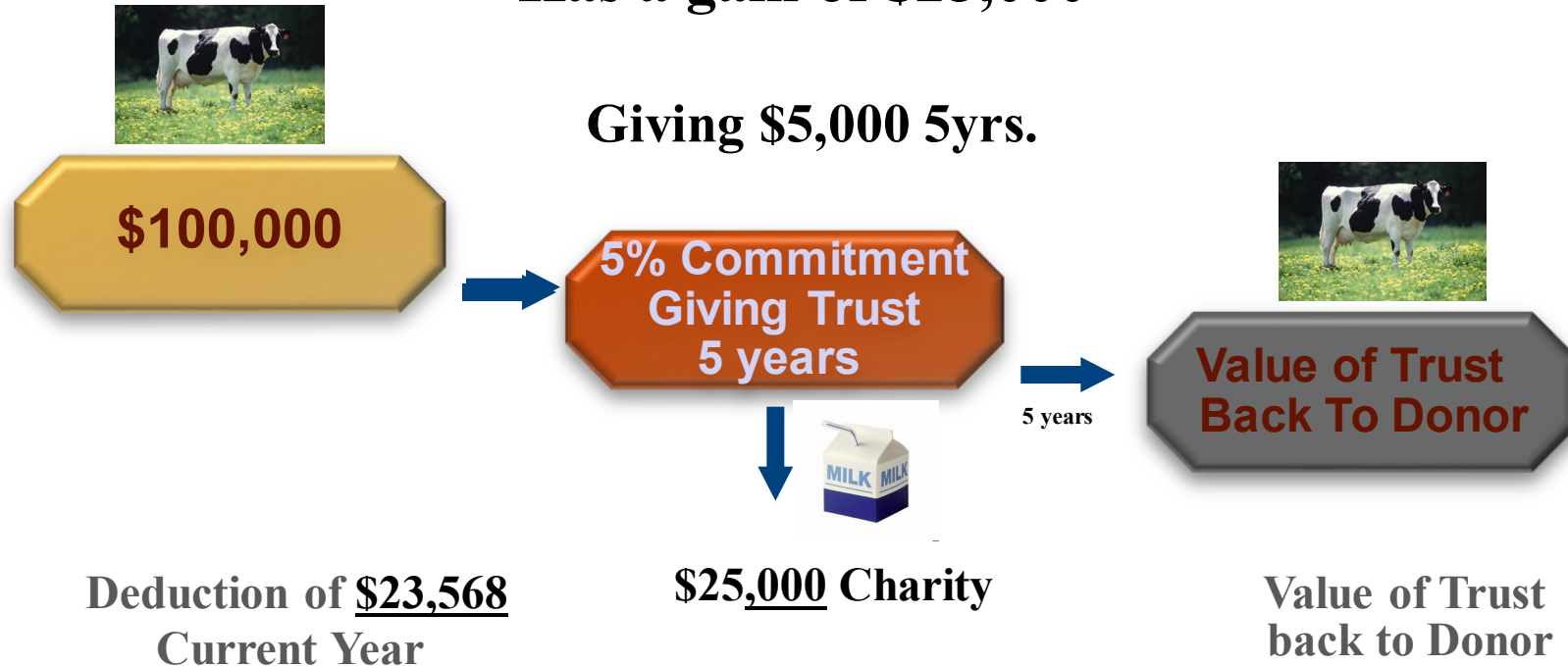
Which is more important





Commitment Giving Trust™

Has a gain of \$25,000



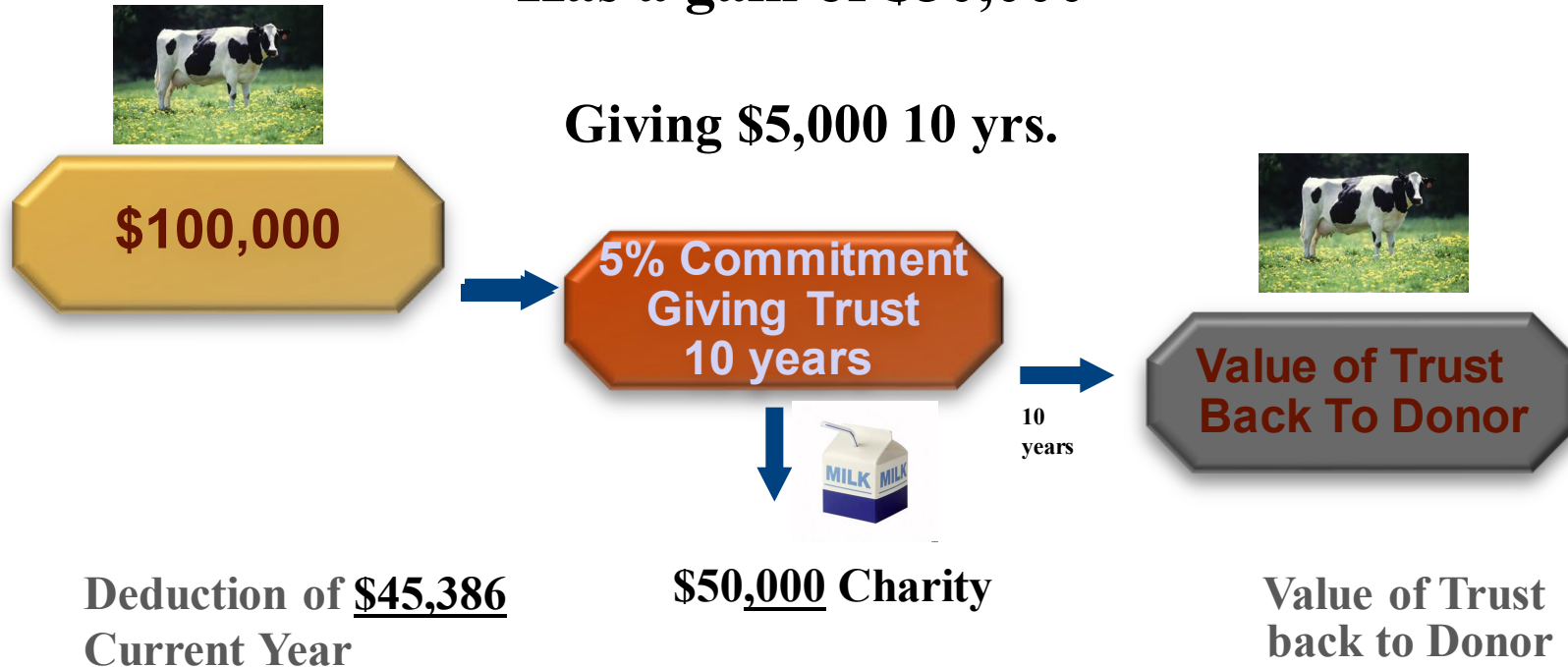
Assumes earning 5% Net Rate after 2% fees
1.8% AFR Rate

Securities offered through G.A. Repple & Company. A Registered Broker/Dealer & Investment Advisor. Member FINRA and SIPC.



Commitment Giving Trust™

Has a gain of \$50,000



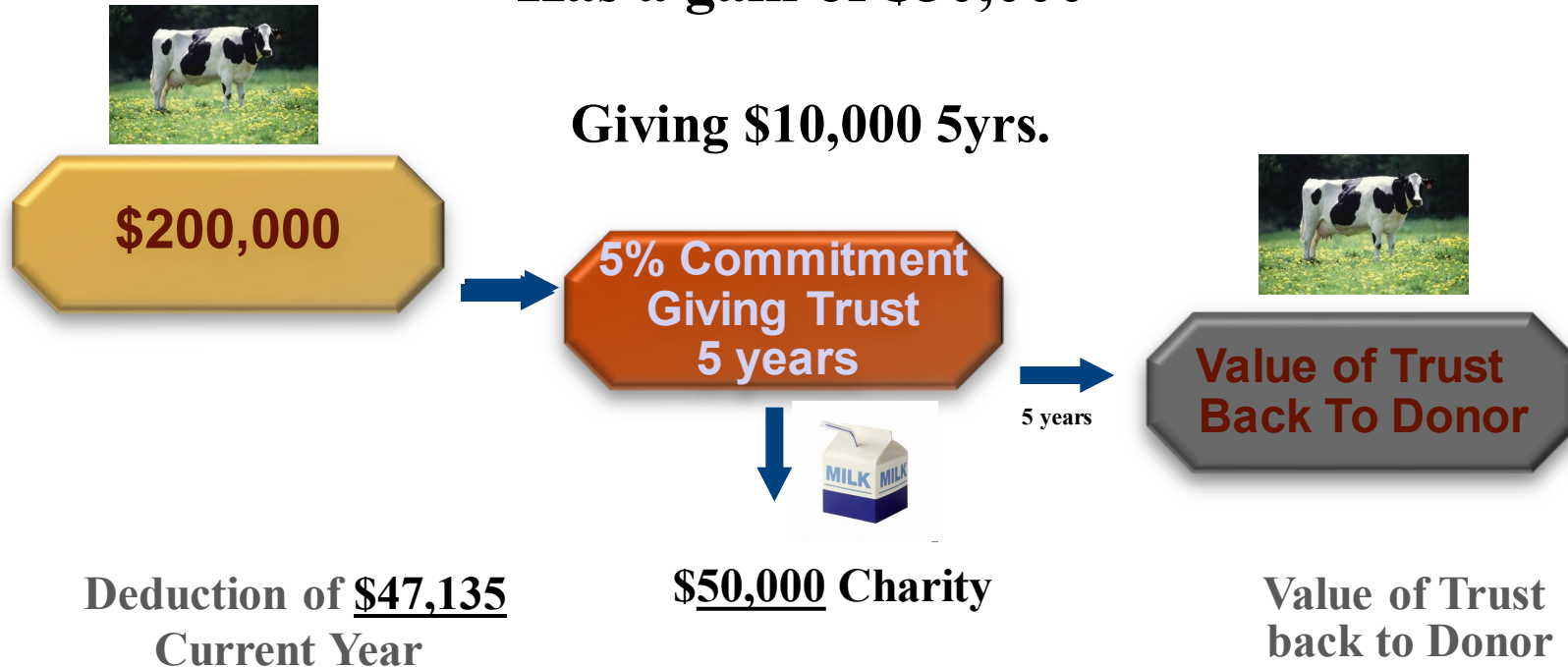
Assumes earning 5% Net Rate after 2% fees
1.8% AFR Rate

Securities offered through G.A. Repple & Company. A Registered Broker/Dealer & Investment Advisor. Member FINRA and SIPC.



Commitment Giving Trust™

Has a gain of \$50,000



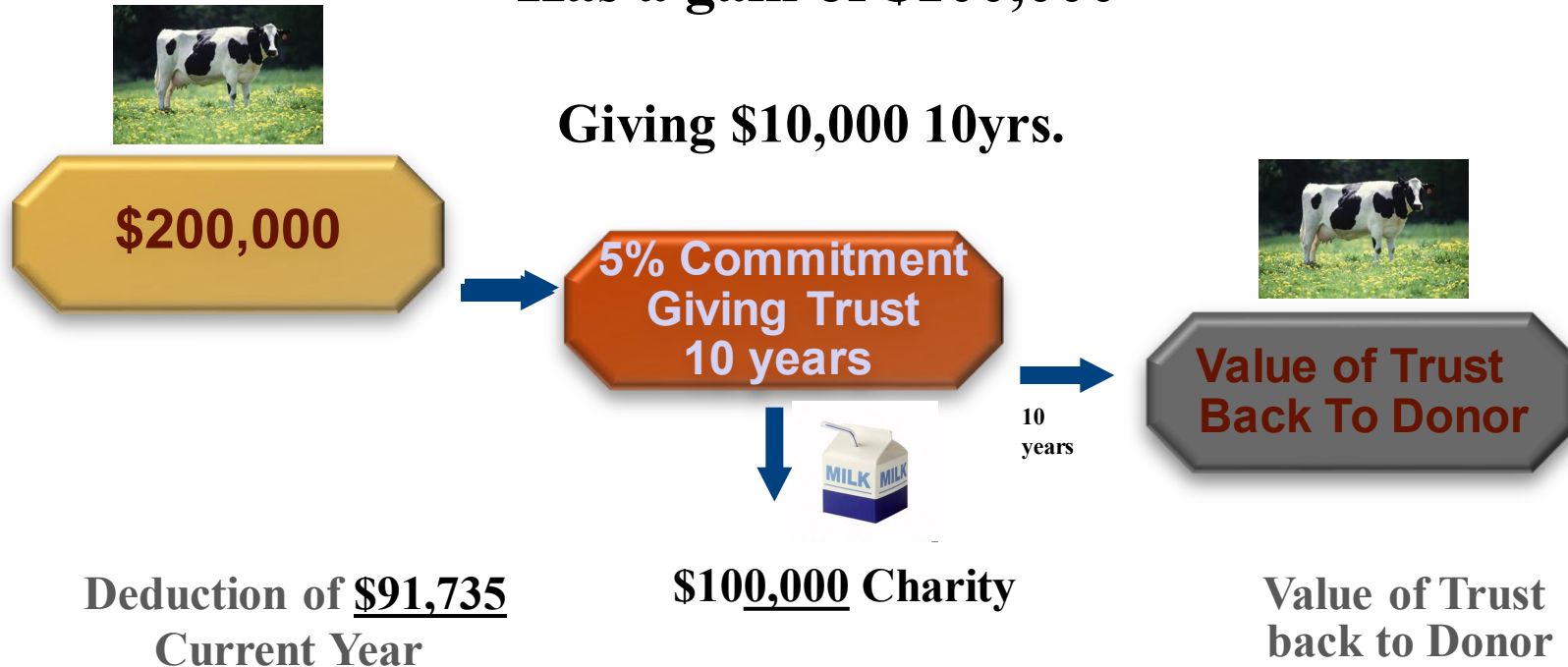
Assumes earning 7% with 2% fees netting 5%
1.8% AFR Rate

Securities offered through G.A. Repple & Company. A Registered Broker/Dealer & Investment Advisor. Member FINRA and SIPC.



Commitment Giving Trust™

Has a gain of \$100,000



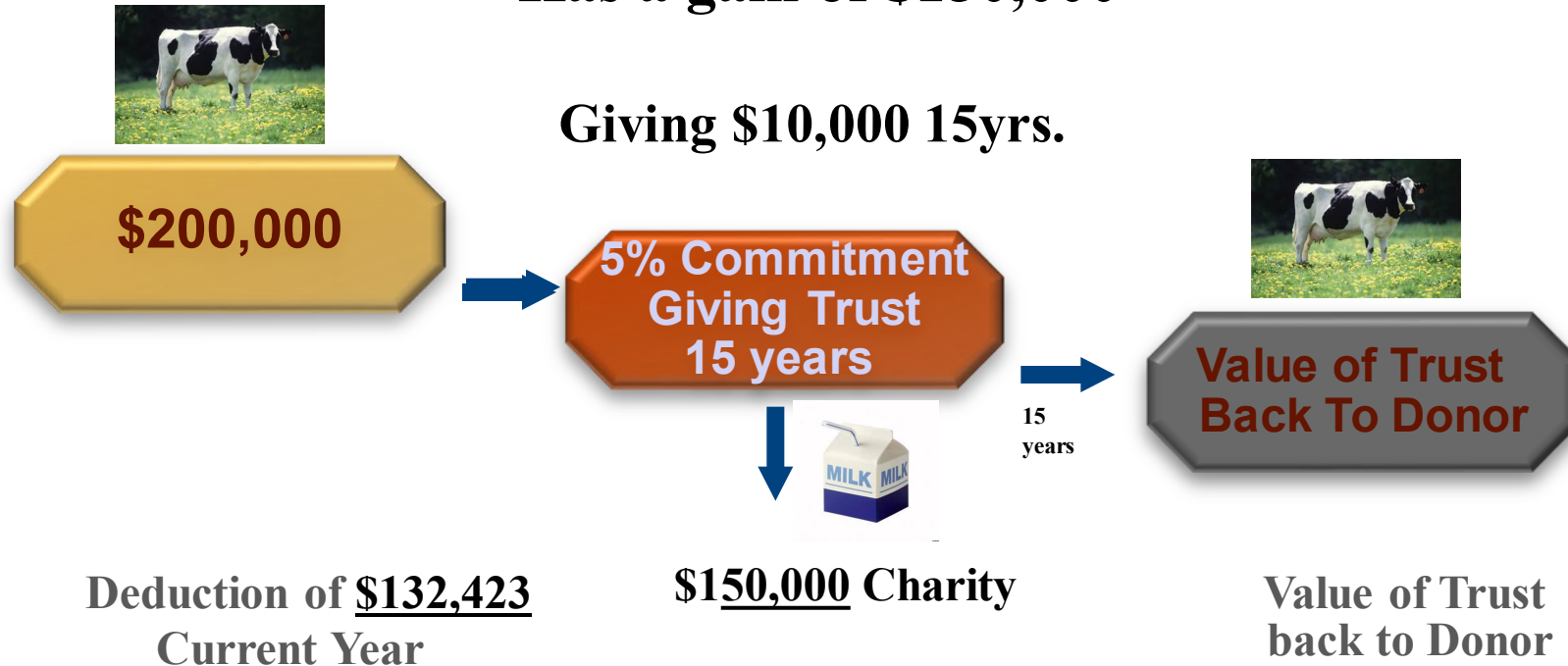
Assumes earning 7% with 2% fees netting 5%
1.8% AFR Rate

Securities offered through G.A. Repple & Company. A Registered Broker/Dealer & Investment Advisor. Member FINRA and SIPC.



Commitment Giving Trust™

Has a gain of \$150,000



Assumes earning 7% with 2% fees netting 5%

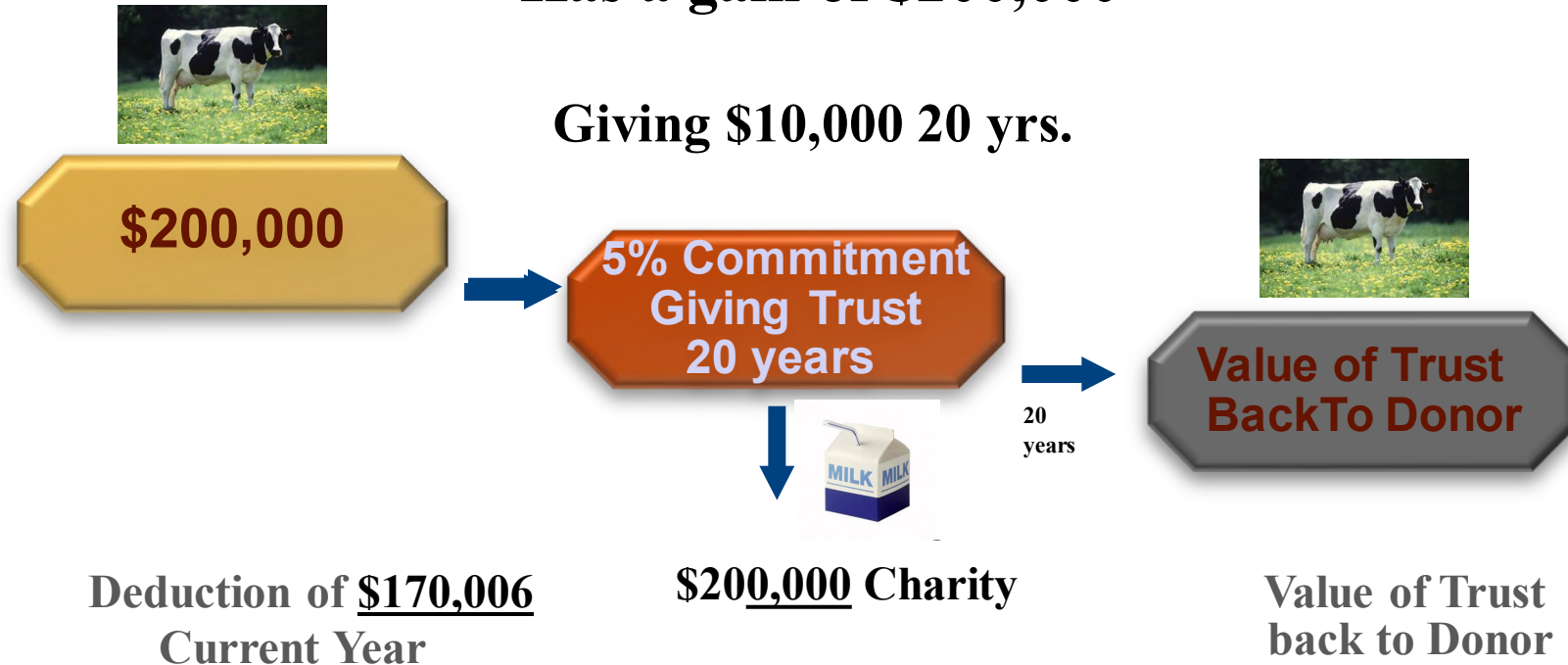
1.8% AFR Rate

Securities offered through G.A. Repple & Company. A Registered Broker/Dealer & Investment Advisor. Member FINRA and SIPC.



Commitment Giving Trust™

Has a gain of \$200,000



Assumes earning 7% with 2% fees netting 5%

1.8% AFR Rate

Securities offered through G.A. Repple & Company. A Registered Broker/Dealer & Investment Advisor. Member FINRA and SIPC.



\$50,000 5 Year Giving Commitment

| Year | Gift | Tax Deduction |
|---------------------|----------|---------------|
| Current Year | \$10,000 | \$10,000 |
| Year 2 | \$10,000 | \$10,000 |
| Year 3 | \$10,000 | \$10,000 |
| Year 4 | \$10,000 | \$10,000 |
| Year 5 | \$10,000 | \$10,000 |

G A Repple is a Registered Broker Dealer and Investment Advisory Company
Member of FINRA and SIPC





\$50,000 5 Year Giving “Commitment Trust™”

Tax Deduction can be taken in First Year

| Year | Gift | Tax Deduction |
|---------------------|----------|---------------|
| Current Year | \$10,000 | \$47,135 |
| Year 2 | \$10,000 | |
| Year 3 | \$10,000 | |
| Year 4 | \$10,000 | |
| Year 5 | \$10,000 | |

1.8% AFR Rate

G A Repple is a Registered Broker Dealer and Investment Advisory Company
Member of FINRA and SIPC





Commitment Giving Trust™

Has a gain of \$50,000



\$200,000

Giving \$10,000 5yrs.

**5% Commitment
Giving Trust
5 years**



**Value of Trust
To Donor**

5 years



Deduction of \$47,135
Current Year

\$50,000 Charity

Value of Trust
back to Donor

Assumes earning 7% with 2% fees netting 5%
AFR Rate 1.8%

G A Repple is a Registered Broker Dealer and Investment Advisory Company
Member of FINRA and SIPC

Commitment Giving Trust™

Has a gain of \$100,000

Giving \$10,000 10yrs.



\$200,000



**5% Commitment
Giving Trust
10 years**



10 years



**Value of Trust
To Donor**

**Deduction of \$91,735
Current Year**

\$100,000 Charity

**Value of Trust
back to Donor**

Assumes earning 7% with 2% fees netting 5%
AFR Rate 1.8%

G A Repple is a Registered Broker Dealer and Investment Advisory Company
Member of FINRA and SIPC

Commitment Giving Trust™

Has a gain of \$150,000

Giving \$10,000 15yrs.



\$200,000



**5% Commitment
Giving Trust
15 years**



15 years



**Value of Trust
To Donor**

**Deduction of \$132,423
Current Year**

\$150,000 Charity

**Value of Trust
back to Donor**

Assumes earning 7% with 2% fees netting 5%
AFR Rate 1.8%

G A Repple is a Registered Broker Dealer and Investment Advisory Company
Member of FINRA and SIPC

Commitment Giving Trust™

Has a gain of \$200,000

Giving \$10,000 20 yrs.



\$200,000



**5% Commitment
Giving Trust
20 years**



20 years



**Value of Trust
To Donor**

**Deduction of \$170,006
Current Year**

\$200,000 Charity

**Value of Trust
back to Donor**

Assumes earning 7% with 2% fees netting 5%
AFR Rate 1.8%

G A Repple is a Registered Broker Dealer and Investment Advisory Company
Member of FINRA and SIPC

HAVING A VALID WILL AVOIDS PROBATE

____TRUE____FALSE

What are some basic Probate Fees?

What are the standard costs of going through Probate?

What is the average time to Probate an estate?

Does going through Probate create stress on the family?

WILL GOES THROUGH PROBATE

Estate Assets
Real Estate
Investments



Probate
2-7%

Court Fees
Attorney Fees
Accounting
Appraisal Fees
Fees paid to estate executor



6-9 months, maybe years

Named in
Will to receive
Inheritance

WILL

Estate Assets
Real Estate
Investments

Probate
2-7%

Court Fees
Attorney Fees
Accounting
Appraisal Fees
Fees paid to estate executor

6-9 months maybe years

Named in
Will to receive
Inheritance

TRUST

Trust Assets
Real Estate
Investments

Trustee
Successor Trustee
Incapacity

Little cost or delay

Beneficiary of
Trust

RETIREMENT ACCOUNT DESIGN

Are You Aware:

The IRS is an unofficial beneficiary of your Retirement Accounts and IRA's?

The IRS has a receivable on your Retirement Accounts?

By delaying the tax in a Retirement Account could push you into a higher tax bracket at withdrawal?

What is your exit strategy for your Retirement Plans and IRA's?

COULD YOU POTENTIALLY GIVE TWO TIMES

CAN YOU GIVE POTENTIALLY 100% OF OUR ESTATE
TO YOUR CHILDREN
AND ANOTHER 100% TO CHARITY?

COULD THIS BE POSSIBLE ?
____YES ____No

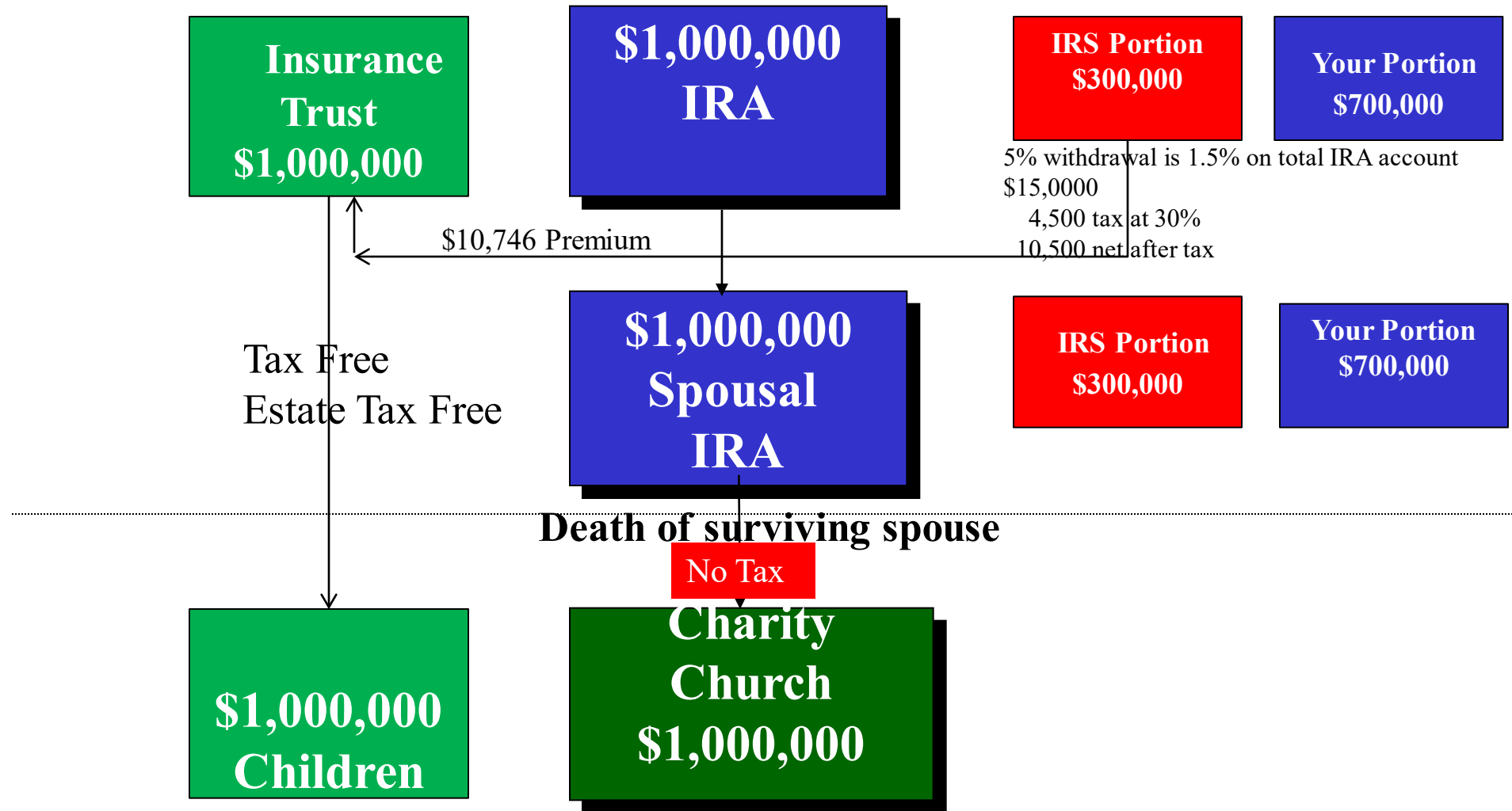
COULD YOU POTENTIALLY GIVE THREE TIMES

CAN YOU GIVE POTENTIALLY 200% OF OUR ESTATE
TO YOUR CHILDREN
AND ANOTHER 100% TO CHARITY?

COULD THIS BE POSSIBLE ?
____YES ____No



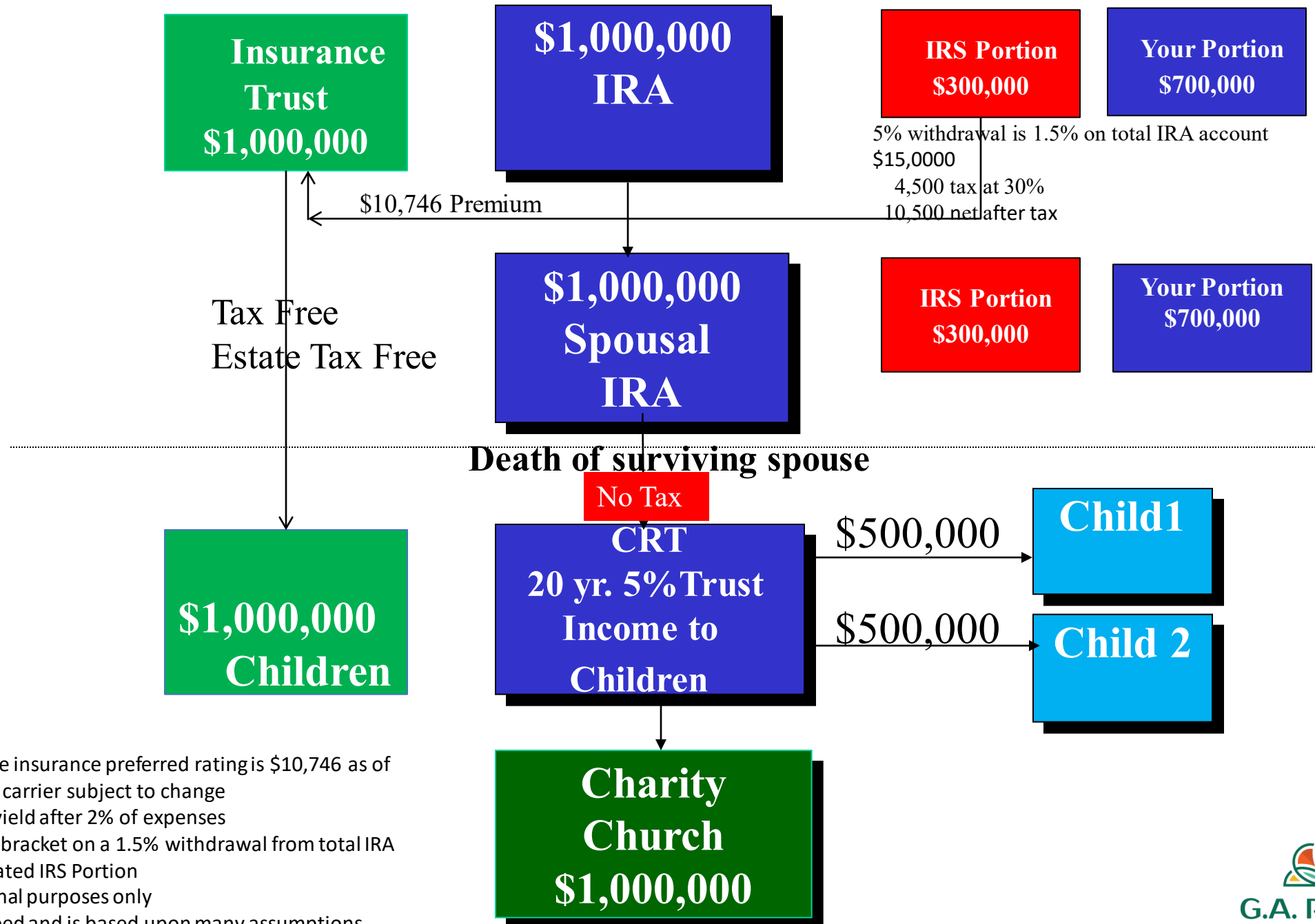
POTENTIALLY GIVE 100% TO HEIRS AND 100% TO CHARITY IRA



60/60 age last to die life insurance preferred rating is \$10,746 as of 07/02/2017 by one carrier subject to change
Assumes a net 5% yield after 2% of expenses
Assumes a 20% tax bracket on a 1.5% withdrawal from total IRA and 5% from the estimated IRS Portion
This is for educational purposes only
This is not guaranteed and is based upon many assumptions



POTENTIALLY GIVE 200% TO HEIRS AND 100% TO CHARITY IRA



60/60 age last to die insurance preferred rating is \$10,746 as of 07/02/2017 by one carrier subject to change
Assumes a net 5% yield after 2% of expenses
Assumes a 30% tax bracket on a 1.5% withdrawal from total IRA and 5% from estimated IRS Portion
This is for educational purposes only
This is not guaranteed and is based upon many assumptions



Test for Financial Tolerance

After tax income- increase guaranteed income

Various yields and return assumptions

Various tax rates

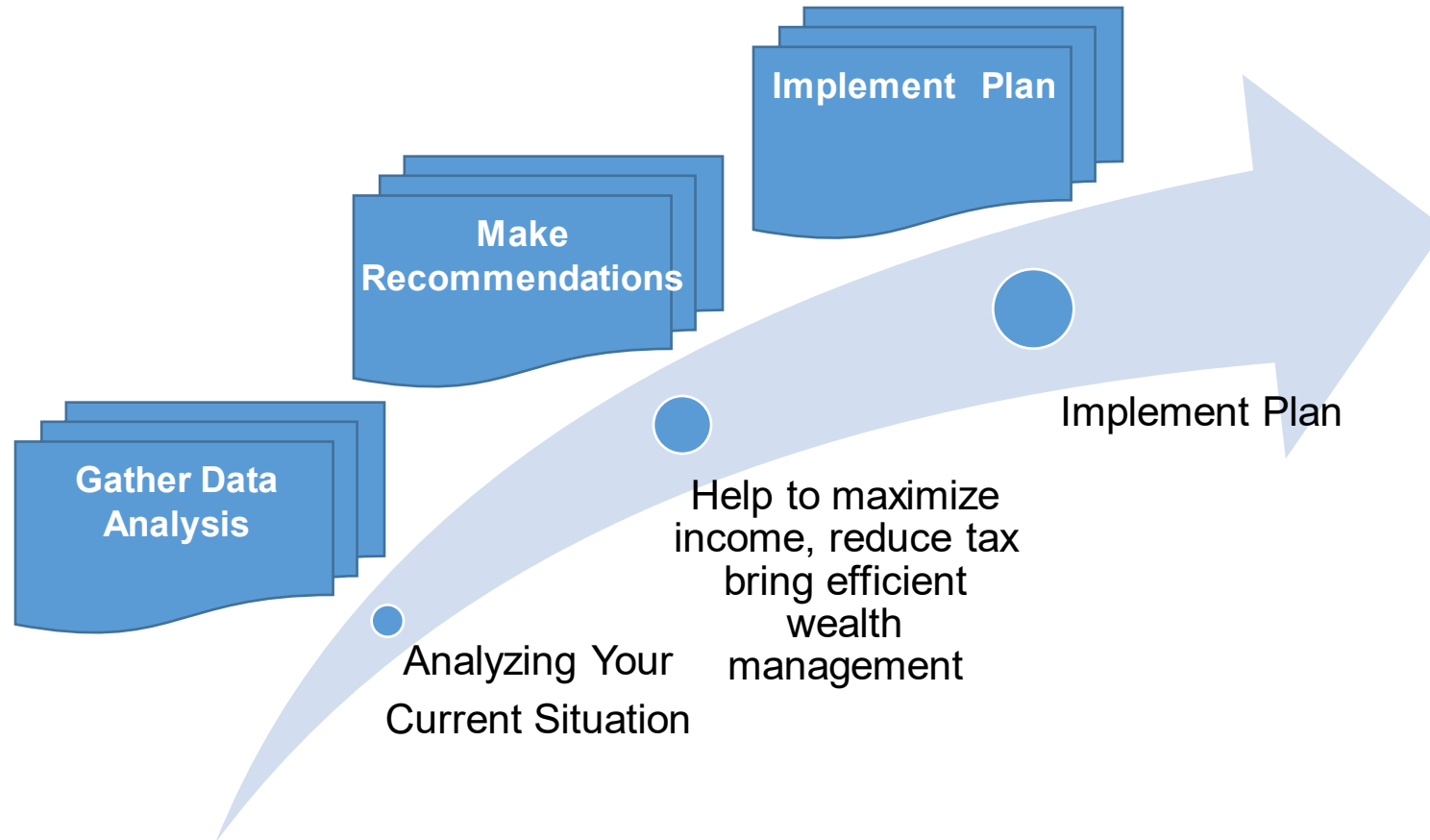
Monte Carlo Simulation

Various “what if”

Securities offered through G.A. Repple & Company. A Registered Broker/Dealer & Investment Advisor.
Member FINRA and SIPC.



Process



What you want to happen will happen in the Future.

Securities offered through G.A. Repple & Company. A Registered Broker/Dealer & Investment Advisor. Member FINRA and SIPC.

Set up a Meeting



**Free
Consultation**



**Gather Data
Analysis**

What you want to happen will happen in the Future.

Securities offered through G.A. Reppe & Company. A Registered Broker/Dealer & Investment Advisor. Member FINRA and SIPC.



Planned Giving Consultant



The Generosity Initiative

Giving Where It Matters



G.A. REPPLE

INVEST WHERE IT MATTERS

Securities & Investment Advice Offered By Registered Representatives of G.A. Repple & Company
A Registered Broker/Dealer & Investment Advisor, Member FINRA & SIPC