



# Strategic Uses for Charitable LegacyPlans

<b>Income Planning</b> (generally ages 60+)	<b>Tax Planning</b> (generally ages 45+)	<b>Legacy Planning</b> (generally ages 70+)
<ul style="list-style-type: none"> <li>•Creates a <b>future</b> income stream PLUS an <b>immediate</b> tax deduction – which means more immediate after-tax income (LegacyPlans can also generate immediate income)</li> <li>•Can be <b>layered with annuities &amp; income riders</b> to provide the most after-tax income now (by using the charitable income tax deduction) PLUS lock in future tax advantaged fixed income payouts</li> </ul>	<p>A LegacyPlan Tax Deduction...</p> <ul style="list-style-type: none"> <li>• May <b>reduce current taxes</b> (and increase after-tax income) for up to 6 years</li> <li>•Creates an opportunity to unlock <b>qualified money</b> via Roth Conversions or qualified distributions in a <b>tax free</b> manner</li> <li>•Allows appreciated securities to be liquidated while reducing or eliminating <b>capital gains</b></li> </ul>	<ul style="list-style-type: none"> <li>• Creates a <b>structured inheritance</b> For heirs</li> <li>•Allows <b>existing annuities</b> to be re-positioned to address 1099 gains now</li> <li>•Allows <b>appreciated securities</b> to be liquidated while eliminating or reducing capital gains taxes</li> <li>•Payouts can also fund wealth replacement <b>life insurance</b> premiums while providing immediate tax benefits to clients.</li> </ul>

*NOTE: All LegacyPlans allow clients to recommend immediate charitable grants to their favorite church or charities, and their charity may be named as beneficiary to receive money later as well.*

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