MAKE CHARITABLE GIVING
PART OF YOUR FINANCIAL PLAN

EARN AN INCOME STREAM WHILE
HONORING YOUR FAVORITE CHARITY
Supporting charities can be a fulfilling and important
part of your life. It’s a way to make a difference and carry
on your legacy. But when you incorporate philanthropic
goals into your overall financial plan, your financial
advisor can help you:

• Ensure that you have the right funds available for
donation to the charity of your choice
• Set up giving plans that provide lifetime income
and other benefits for you and your loved ones
• Maximize income and estate tax benefits
• Maintain a source of income

As the last point indicates, an important consideration
for many charitable giving plans is determining the
best way to maintain an income stream. With pooled
income funds and charitable gift annuities, two options
available through your Raymond James advisor, you
can donate to your favorite charity while maximizing
tax benefits and maintaining a stream of income.

POOLED INCOME FUND
• A pooled income fund, also referred to as a life
income fund, is managed by a public charity. When
you establish a pooled income fund, you set aside
money for a charity of your choice, avoid capital
gains taxes on appreciated assets, and take an
immediate partial tax deduction at the time you
make your contribution.
• Your assets are comingled and managed together
with assets donated by other individuals. In return,
you receive a pro-rata share of the income for life.
The income stream paid to you and/or your named
beneficiary is generally paid monthly.
• Upon the death of the last income beneficiary, the
principal/property passes through to the charity you
designated.

CHARITABLE GIFT ANNUITY
• A charitable gift annuity is a simple, contractual
agreement between you and the charity, whereby
you transfer cash or property to the charity in
exchange for a partial tax deduction and a lifetime
stream of annual income from the charity. There is
no trust involved.
• The income tax deduction received equals the
difference between the fair market value of the
donated property and the present value of the income
payments. The amount of the income stream is
determined by many factors, including age and the
policy of the charity. (Most charities use payout rates
defined by the American Council on Gift Annuities.)
• Like a pooled income fund, upon death, charity
benefits from the remainder.
When considering these or any options for your charitable giving strategy, be sure to work closely with your financial advisor. Not only can they help you reach your charitable giving goals, they can also help you develop a strategy that best integrates into your overall financial plan.

Remember, for any successful financial plan, it’s important to establish your personal goals for both the short and long term early in the process. So consider speaking to your financial advisor. They’ll work with your CPA or tax professionals to help you develop the optimal charitable giving strategy – and help you find the right way to do the right thing.

Please note, changes in tax laws or regulations may occur at any time and could substantially impact your situation. You should discuss any tax or legal matters with the appropriate professional.