CHARITABLE WAYS TO GIVE

Vehicles that fulfill charitable and legacy desires.

Which works best for you?

DISCLAIMER

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THE PROGRESSIVE PATH TO CONQUERING THE IQD INVESTMENT.

WHAT'S AN IQD?

TONIGHT WE TALK AT A COLLEGE GRADUATE LEVEL.

WHAT DO WE KNOW FOR SURE?

The IQD:

- The IQD investment potentially could provide a once in a lifetime windfall gain.
- The CBI, (Central Bank of Iraq), has publicly stated it is determined to return the currency back to the pre-war value.
- Iraq has paid off its obligation to Kuwait.
- Oil prices have climbed and the GDP of Iraq is growing.
- There are indicators of a shift in value with the government.

Taxes:

- The IQD revaluation will be considered ordinary income
- The current administration desired tax changes, particularly estate taxes, is on hold, probably for the rest of this year.
- The allowable charitable deduction of 100% is still available for this year.
- One way to protect your estate is by preparing Gifting Assignments sharing your IQD with family and loved ones. **MUST BE DONE PRIOR THE RV**.
- The ROTH is the ONLY way to get TAX FREE gains for yourself, and **MUST BE DONE PRIOR TO THE RV**.

Warka Bank

- All contact; phone, email, website, isx, is currently unavailable.
- All accounts are insured.
- Warka bank is currently under the control of the CBI.
- Expected to reopen in the near future.

WHAT WE DON’T KNOW

The IQD:
- What else needs to be done by the government to release the new rate.
- OBVIOUSLY, the date and rate.
- Locations to exchange the IQD.
- If the IQD will be held in a dirty, (controlled), float, or an open, (free market), float.
- What the volatility of the IQD could/would be.

Taxes:
- How long we have until the proposed tax changes will be put in effect.
- If the proposed additional taxes will be imposed on exchanges over $1,000,000.
- Estate taxes appear to be the most under scrutiny by the new administration
- State tax changes.

Warka Bank:
- When will it be open.
- How to contact them.
- What interest rates have done with the original deposits.
- Do you report your overseas funds without documentation from Warka.

SINGING THE SAME SONG

For over 5 years I have been sharing the needed items to be done to:

REDUCE:
- Usage of Gifting Assignments to reduce estate taxes

DEFER:
- Usage of a Charitable Remainder UniTrust, (CRUT), to defer taxes while capitalizing on premium value of the IQD, creating a lifetime of income with death and long term benefits.

ELEMINIATE:
- Usage of a ROTH, either a Precious Metal or One Member LLC

There are items that **MUST BE DONE** prior to the RV:
- Gifting Assignments
- Roth

Items that **SHOULD BE DONE** prior to the RV:
- Charitable Remainder UniTrust to take full advantage of the potentially premium value of the IQD in a volatile market.

TONIGHT WE SING A DIFFERENT SONG

Like going to church, many of you have been to our various presentations repeatedly, and just like the reason we attend church, you either get something new, embrace the message, or just satisfy an itch.

By now, most of you have elected some path of action based on various factors; amount of IQD, age, desires, etc.

I am not going to be going over the value of the Gifting Assignments or ROTH this evening. You should have already made your determination regarding these options by now.

Tonight we focus on the other side of church, the giving side.

After visiting with literally thousands of IQD investors, there is a similar theme to their investing:

- Retirement
- Sharing
- Charity
- Legacy

I am going to focus on the charitable giving options and how to get the most from your desire to share your anticipated IQD gain.

Those plans may include direct giving or selecting an entity to propagate your desires for many generations to come.

CHARITABLE AND LEGACY OPTIONS

The MOST IMPORTANT decision regarding charitable giving needs to be done PRIOR to creating an entity or determining HOW MUCH, TO WHO, AND HOW OFTEN, you want to share your new found wealth.

The other STRONG CONSIDERATION is what benefits do you want to have from your charitable giving;

- Heartfelt sharing only
- Tax benefits only
- Potential lifetime income and sharing only
- Short term legacy
- Long term legacy

These are items you will need to discuss and determine with your loved ones PRIOR to the RV.

OF COURSE, the rate and date are still unknown,
(except for Friday at 3:00 o'clock),
and our desires and intentions may change as that event comes to fruition.

SO, tonight we are going to discuss some options that will address all the above considerations.

DIRECT CHARITABLE CONTRIBUTIONS TO A 501C3 ORGANIZATION.

There are currently 1.54 MILLION recognized charities in the United States.
You are allowed to share your wealth with them and receive a tax deduction on schedule A by:

- Determining the type of entity being contributed to:
  - In 2020, 2021, and currently in 2022, up to 100% of cash contributions made to specific types of charities were allowed:
    - Religious, charitable, scientific, literary, or educational purposes
    - The prevention of cruelty to animals or children
    - The development of amateur sports
- Other charities would qualify for up to a 60% inclusion on Schedule A.
- Some charities that are directly associated with your participation would be limited to 30%

The allowed caps for 2022 have not been addressed at this time, but could still be applicable at 100%.

REMEMBER,
The new administration wants to cap our allowable deductions based on the amount of taxable income we report. Anything over a certain amount, (proposed over $225,000), would begin to see a reduction in allowable deductions on Schedule A, completely disappearing after $400,000.

PROS AND CONS OF DIRECT CONTRIBUTIONS

PROS:

- Most IQD investors learned about it from their church, therefore they feel a desire to share the gains with that organization.
- Calculating the taxable offset for the contribution can be done at the end of the year, making the calculation easy.
- Can potentially get a 100% write off on schedule A for 2022.
- If you contribute more than your taxable income, the balance of the contribution would be carried forward for up to 5 years.
- MOST IQD investors are wanting to give their chosen charities IQD directly, avoiding the need to exchange it first and incur a taxable event.

CONS:

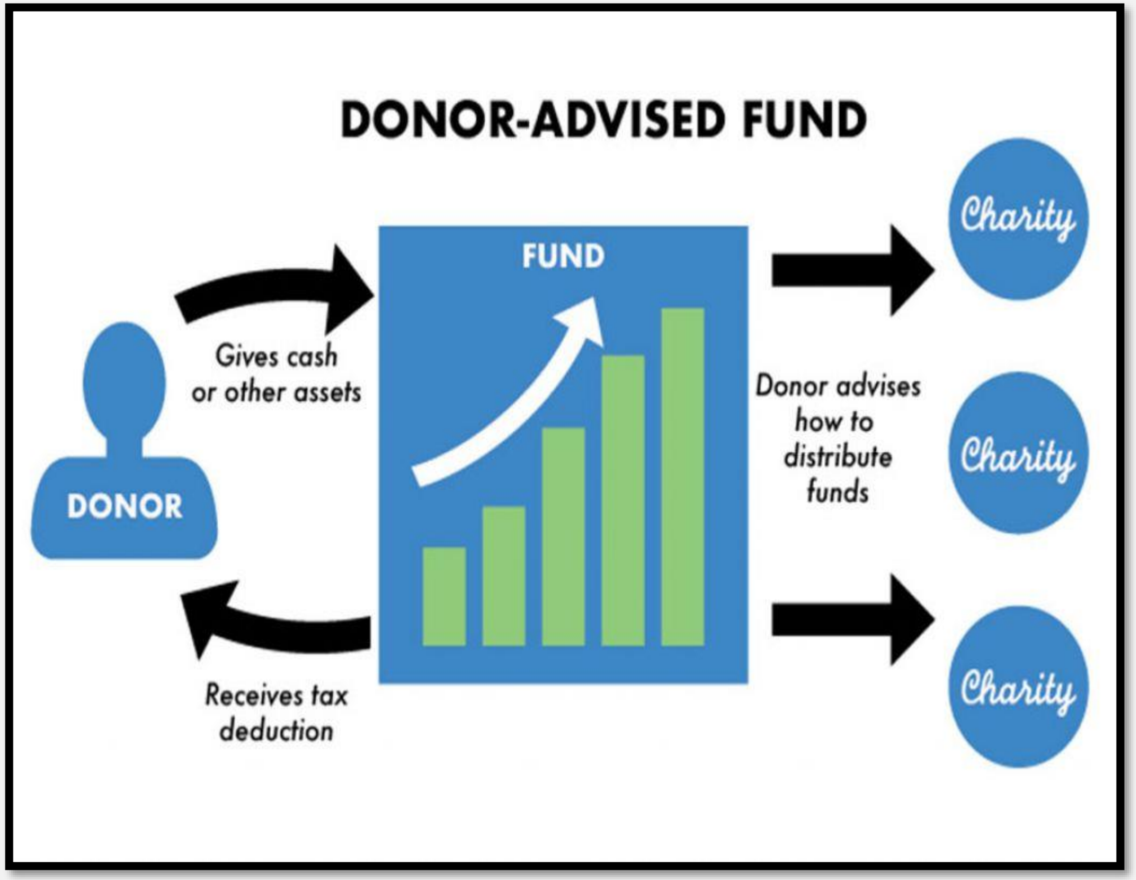
- Many mainstream charities will NOT accept foreign currencies directly and require USD only.
- If your chosen charity will accept your IQD directly, you will need to make sure they qualify, (at least potentially this year), for a 100% write off:
- Other than a potential reduction in taxes, you have no immediate say in how the contributions will be used by the charity.
- There is a limited option for perpetual legacy.
- There are some charities available online that do accept foreign currencies.
- (CHECK THEM OUT CAREFULLY BEFORE RELEASING YOUR NOTES!)

WHAT ABOUT A DONOR ADVISED FUNDS, (DAF)?

A donor-advised fund is a private fund administered by a third party and created for the purpose of managing charitable donations on behalf of an organization, family, or individual.

Like any financial instrument, there are some drawbacks to donor-advised funds. Because you receive the tax benefit immediately, ***your contribution is irrevocable, which means your assets cannot be returned to you no matter the reason***. Furthermore, although you can make suggestions as to which charities you would like to receive your distributed assets, the broker has the final say.

You also can not receive any compensation for the administration/owner of it.



PROS AND CONS OF A DONOR ADVISED FUND.

PROS:

- There is no cost to open a DAF with minimal annual fees, (as low as $100/year)
- DAFs can be opened within days
- Clients can receive significantly higher tax deduction for donating certain assets to a DAF (i.e. Cash donation deductible up to 60% of AGI for DAFs vs. 30% for PFs),
- Donors are generally entitled to a tax deduction of the full fair market value of a donation to a DAF for many complex assets
- There are no required annual tax filings for DAFs
- There is no tax on investment income in DAFs, while PFs are subject to an excise tax of 1.39%
- DAF donors' anonymity is assured if desired
- DAF sponsors handle all grant administration
- Donors want the simplicity that DAF sponsors provide as they are easy and efficient to use.
- Many DAFs offer online granting and viewing of past grants and donations
- DAF sponsors are responsible for complying with the laws, thus relieving donors of this burden.
- There are no minimum annual distributions for DAFs

PROS AND CONS OF A DONOR ADVISED FUND.

CONS:

- Criticisms of donor-advised funds have mostly centered on the fact that they can become placeholders for money and assets and that they are set up to help wealthy individuals earn tax advantages. They have been called "financial fracking" and "warehouses of wealth".
- A vast majority of assets at prominent donor-advised funds are intangible and illiquid complex assets, such as real estate, bitcoin, and art. They are valued on cost basis, meaning the price at which they were purchased. ***(THIS IS A PROBLEM FOR DIRECT USAGE FOR THE IQD. YOU MAY HAVE TO EXCHANGE THE IQD FIRST, THEN PUT IT IN A DAF. THIS WILL CREATE A TAXABLE EVENT!)***
- By holding these assets in donor-advised funds where there are no restrictions on the holding period for sale, the donors can ensure that the asset, when it is sold by the foundation running the donor-advised fund, is not subject to tax.
- The ecosystem is also beneficial to large financial services corporations because they can charge fees for donor-advised funds. You have no control over the fees assessed by the financial services.
- Your desired grants must be cleared by the financial service and not left to your personal discretion.

WOULD A DONOR ADVISED FUND WORK FOR YOU?

This is a simple, but not easy concept.

- If the only tax advantage would be the COST of the IQD, then there isn't any tax benefit for you.
- If the IQD must be exchanged first then the funds given to the DAF, then the value would be up to 60% tax reduction the first year, and the balance being applied to the next year.
- Once the DAF is established you can contribute to it as desired. Each contribution would be considered a charitable contribution, therefore allowed a tax reduction.
- Does not require the filing of a tax return or administration fees BY YOU.
- Can be completed within a few days.
- Can be private in the granting of charitable contributions.
- (Could be used in conjunction with a Private Foundation. More on that later.)

WHAT ABOUT A PRIVATE FOUNDATION?

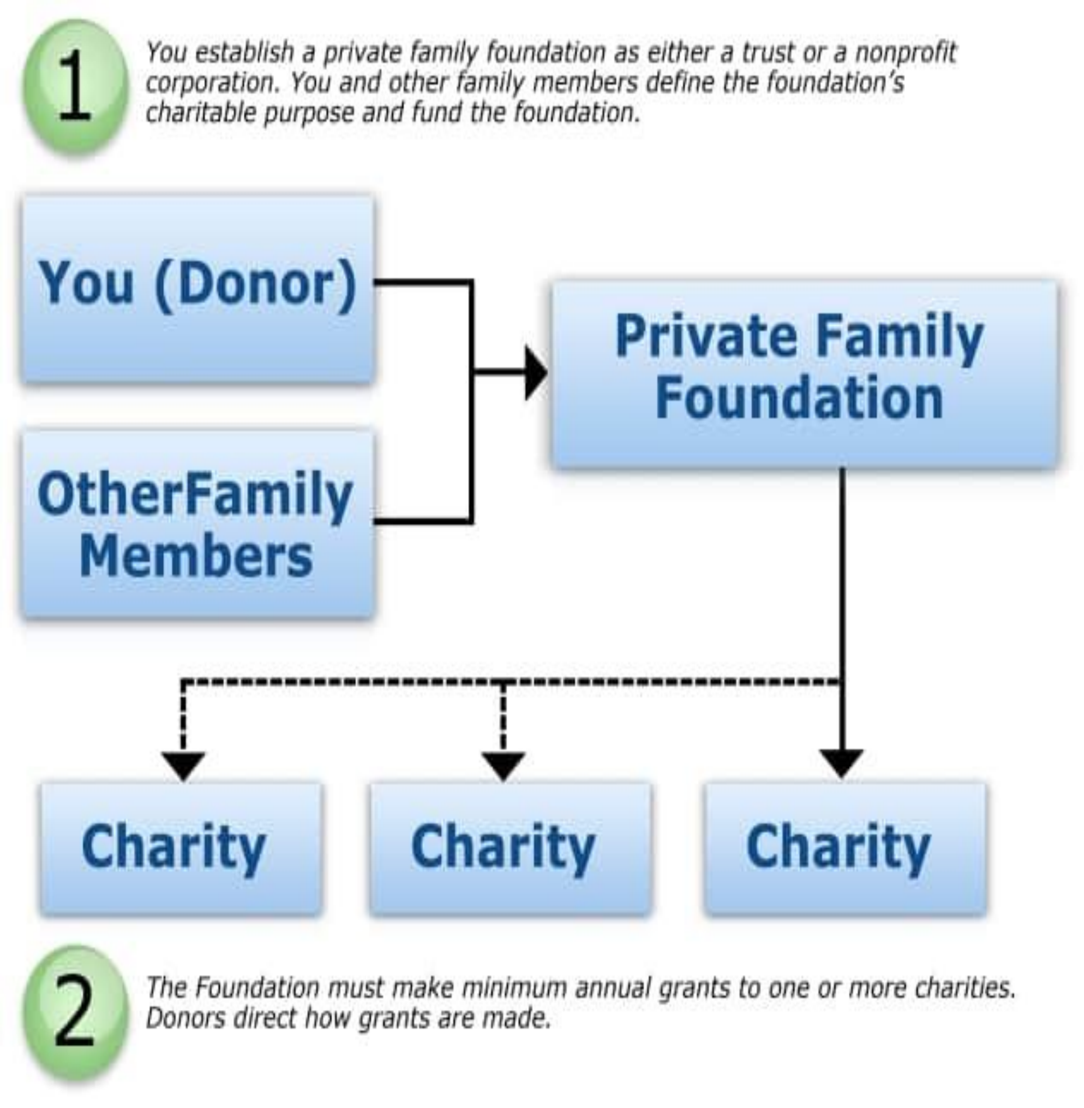
A private foundation is **an independent legal entity set up for solely charitable purposes**. ... While a public charity gets its funding from the general public, a private foundation usually has one source of funding, typically an individual, family, or corporation.

You can start a private foundation with your IQD, ***however the contribution by you would be limited on schedule A to the purchase price only, not the new exchange value.***

Private foundations are considered a 501 c 3 and allowed to function in many areas of charitable grants or direct activities.

Private foundations can be perpetual, allowing family members to administer for generations to come.

BUT, there are some constraints that need to be considered:



PROS AND CONS OF PRIVATE FOUNDATION

PROS:

- **More Effective Philanthropy:** You can select specific tasks or objectives to be accomplished
- **Expanded Giving Opportunities:** provide more options in terms of how — and to whom — you may give your charitable contributions.
- **Greater Financial Control:** the founding individual, family, or corporation maintains financial control because this small group of donors provides the nonprofit’s funding.
- **Tax Incentives:**
  - **Income Tax Deductions:** Private foundation donors can claim tax deductions
  - **Tax-Free Asset Growth:** All investment returns — whether from interest, dividends, capital gains, or other forms of investment returns — remain tax-free if earned within a foundation
  - **No Gift or Estate Taxes:** Generally, assets transferred to family foundations are not subject to gift or estate taxes.
  - **Double Capital Gains Benefits:** Because foundations invest all donor contributions, those donors may claim a charitable deduction for the full market value of appreciated stocks held in publicly traded companies.
- **Consistency in Giving:** Many people start private foundations because they want a consistent way to support their favorite charities.

PROS AND CONS OF PRIVATE FOUNDATION

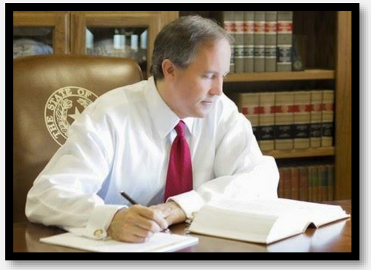
PROS:

- **Reasonable Compensation for Your Services:** While members of a public charity's board of directors can't receive compensation for their work, a foundation's board members or trustees can receive reasonable compensation for services rendered to the foundation under normal circumstances.
- **Reimbursement of Travel and Other Expenses:** A foundation's board of directors, trustees, and founding family members may receive reimbursement for reasonable and direct costs of services rendered to the foundation.
- **Stronger Public and Community Relationships:** Foundations can create strong, well-recognized relationships throughout the community and with the general public.
- **Enhanced Privacy:** Foundations make it easy for people who regularly receive requests for charitable donations and fundraising appeals to refer all such inquiries to their foundation.
- **Legacy Opportunities:** Family foundations, in particular, help donors engage generations of family members in a specific cause or charitable effort, deepening their social consciousness and creating a true family legacy.
- **Greater Freedom to Take Action:** Private foundations do more than simply enable founders to leave legacies and gain tax benefits. They also allow founders to create organizations that address specific needs in specific ways they deem appropriate. That means you can take risks and pursue actions that others — even the government — can't or won't do.

PROS AND CONS OF PRIVATE FOUNDATION

CONS:

- **Substantial Time Commitment and Costs:** Starting a foundation involves a substantial amount of time and money because of the work required to incorporate or establish the organization in another acceptable way. Setting up a foundation typically also requires engaging outside professionals — such as attorneys, accountants, and others — who can provide expert advice on how to form and run your foundation.
- **Annual Excise Tax Payments:** Private foundations must pay a 1% to 2% annual excise tax on their net income. The exact percentage depends on a foundation's annual grantmaking.
- **Greater Regulatory Requirements:** Private foundations must distribute at least 5% of their investment income each year through charitable grants. Foundations also face greater scrutiny by state and federal governing bodies than public charities because only a few trustees manage them under much less public scrutiny.
- **Mandatory Annual Reporting:** While different states may have different annual reporting requirements, the Internal Revenue Service mandates annual reporting by all private foundations. This process typically takes four to eight hours to complete and often requires an accountant or attorney to finalize and submit the necessary paperwork.
- **Lower Deductibility Caps:** Individuals may make cash contributions worth up to 30% of their AGI and appreciated property donations valued at up to 20% of their AGI to private foundations. That's significantly lower than the limits set for public charities to which individuals may contribute cash donations worth up to 50% of their AGI and appreciated property valued at up to 30% of their AGI.



WOULD A PRIVATE FOUNDATION (PF) WORK FOR YOU?

SO, a PF sounds like a really great idea. . . . . HOWEVER:

- It takes TIME and MONEY to establish a PF
  - Typically you have 2.5 years to qualify your foundation as a 501 c 3 with the IRS.
  - The required registration with the state and federal governments should be done by an attorney.
  - The bylaws will be very specific and should be done by an attorney.
  - The accounting will need to be absolute and done by a CPA, or a licensed bookkeeping service familiar with foundations.
  - The cost for setting up your foundation could be over $25,000.
  - Your contribution will be reduced on your personal taxes to the amount of purchase of the IQD, not the current value.
- **No Passive Activity Income:** If you elect to have a PF and want to receive income from it, you will have to participate in an official position and be paid what would be normal salaries commensurate with other administrators. There is no passive income possibility as the founder.
- **Beware of Self-Dealing within Private Foundations:** A disqualified person is commonly a substantial contributor (and their family members), a foundation manager, certain government officials, and potentially related trusts, estates, and corporations. Understanding who may be classified as a disqualified person is the first step in keeping a foundation from running afoul of the self-dealing rules.

WOULD A PRIVATE FOUNDATION (PF) WORK FOR YOU?

Once a disqualified person can be accurately identified we then have to turn our attention to the types of transactions with those disqualified persons that the IRS deems to be self-dealing. Fortunately, the IRS publishes the following list of transactions to be generally considered an act of self-dealing between a disqualified person and a foundation:

- Sale, exchange, or leasing of property
- Leases
- Lending money or other extensions of credit
- Providing goods, services, or facilities
- Paying compensation or reimbursing expenses to a disqualified person
- Transferring foundation income or assets to, or for the use or benefit of a disqualified person
- Certain agreements to make payments of money or property to government officials

A disqualified person involved in a transaction deemed to be an act of self-dealing must reverse the transaction and pay a 10% penalty tax on the value of that transaction. The foundation manager, not the foundation itself, can also be assessed a penalty tax of 5% on the transaction value subject to certain limitations.

Some disqualified transactions carry penalties as high as 500%!

Doing it right is a constant exercise in integrity.

WHAT ABOUT A CHARITABLE REMAINDER UNITRUST?

How do Charitable Remainder Trusts Work?

- The grantor initially funds the CRT with highly appreciated assets. When the CRT sells the highly appreciated assets, the CRT itself is not subject to capital gains tax, thus preserving the full value of the appreciated assets to reinvest in a diversified portfolio. The capital gains taxes will be spread out and payable as the Lead Beneficiaries receive payments from the CRT. In addition, the grantor receives an immediate income tax deduction.

Is income tax imposed on the distributions and who pays it?

- CRTs are exempt from income tax. The CRT assumes the grantor's adjusted cost basis and holding period in the property. If the CRT sells appreciated property, neither the grantor nor the CRT will pay immediate income tax on the sales.
- However, when the Lead Beneficiaries receive payments (at least annually), those payments are subject to income tax. The following rules show how these payments are taxed, and the chart below is an illustration of these rules in effect:
    - First, the payment is taxed as ordinary income to the extent of the CRT's ordinary income for that year and undistributed ordinary income from prior years.
    - Second, the distribution is treated as capital gains to the extent of the CRT's capital gains for that year and undistributed capital gains from prior years.
    - Third, the distribution is treated as other income to the extent of the CRT's other income for that year and undistributed other income from prior years.
- Distribution amounts in excess of the above items of income are treated as non-taxable return of principal.

How long can the CRT last?

A CRT may last for the Lead Beneficiaries' joint lives or for a term of years (the term may not exceed 20 years). In addition, the actuarial value of the CRT remainder left to charity must be least 10% of the initial CRT value, determined at time of funding. This "10% test" creates a floor as to how young the Lead Beneficiaries can be. If the Lead Beneficiaries are too young, the CRT will fail the 10% test. For a lifetime CRUT, the Lead Beneficiaries must be at least in their 40s and for a lifetime CRAT, the Lead Beneficiaries need to be at least in their mid-70s. The "10% test" depends on three factors:

- The term of the CRT or for lifetime CRT's, the Lead Beneficiaries' life expectancies,
- The payment amount each year, and
- The IRC 7520 rate (defined as 120% of the federal midterm interest rate).

How often are distributions made to Charitable Remainder Trusts?

Distributions are typically made annually or quarterly but can be weekly, monthly or semi-annually as well.

How are the distribution amounts determined?

The IRS rules require the amount be at least 5% but no more than 50% of the trust assets. The maximum distribution amount depends on the length of the CRT term or for lifetime CRTs, the Lead Beneficiaries' life expectancies. The distribution schedule and amounts also depend on the type of CRT being used. The following tables illustrate this (all illustrations assume 3% growth and 2% income, so overall rate of return of 5%):

- *A Charitable Remainder Annuity Trust (CRAT)* pays out the same dollar amount each year, so the Lead Beneficiaries will receive the same amount no matter if the trust value increases or decreases.

- *A Charitable Remainder Unitrust (CRUT)* pays out a fixed percentage of the trust value each year. The amount will be recalculated each year and the Lead Beneficiaries receive larger payments that year if the CRUT's rate of return exceeds the fixed percentage payout, and smaller payments that year if the CRUT's rate of return is less than the fixed percentage payout.

Do I get a charitable deduction?

- Yes, the grantor receives an immediate income tax deduction equal to the present value of the projected remainder interest that passes to the charity, provided that the contributed asset is a long term capital gain property. If the contributed property is ordinary income property, then the charitable deduction is limited to your adjusted basis.

- The available charitable income tax deduction is limited to 60% of adjusted gross income (AGI) for the year if cash is gifted to the CRT with a public charity or donor advised fund as the charitable remainder beneficiary. However, the deduction may be limited to 30% or 20% of AGI for the year, depending on the type of property you give to the CRT (short term v. long term capital gain property) or the type of charitable organization named as remainder beneficiary (church/school/public charities/donor advised funds v. family private foundations). The good news is that you may carry over any unused charitable deduction amount from any year in which the remaining deduction surpasses these limits, up to 5 years.

Who can be the trustees?

- Often, grantors will name themselves or their spouses as trustee. The grantor’s other family members may also act as trustees. An independent trustee may be needed if CRT holds unmarketable or hard to value assets such as closely held stock or artwork, or if the grantor thinks he may want to change the charitable beneficiary later.

Are there restrictions on what charity can be named as remainder beneficiary? Can I change the charitable beneficiary during my life?

- Yes, the charitable remainder beneficiary must be an organization described in Internal Revenue Code Section 170(c), such as a public charity, donor advised fund, religious organization or a private foundation.

PROS AND CONS OF THE CHARITABLE REMAINDER UNITRUST, (CRUT)?

PROS:

- Can put your IQD directly in the CRUT without a taxable event.
- Can create a lifetime income deferring the taxes on your exchangeable IQD.
- Can support the remaining member, (spouse), for the balance of their life after your passing.
- Creates a legacy by the remaining funds going to your selected charities.
- COULD be directed to a private foundation upon your passing. . . This COULD be a way for your heirs to continue your legacy and have them participate.
- COULD include a death benefit for your heirs so the original amount would be covered and distributed TAX FREE.
- COULD include long term insurance coverage.
- Can add more contributions later
- Can disburse payments to charities as desired

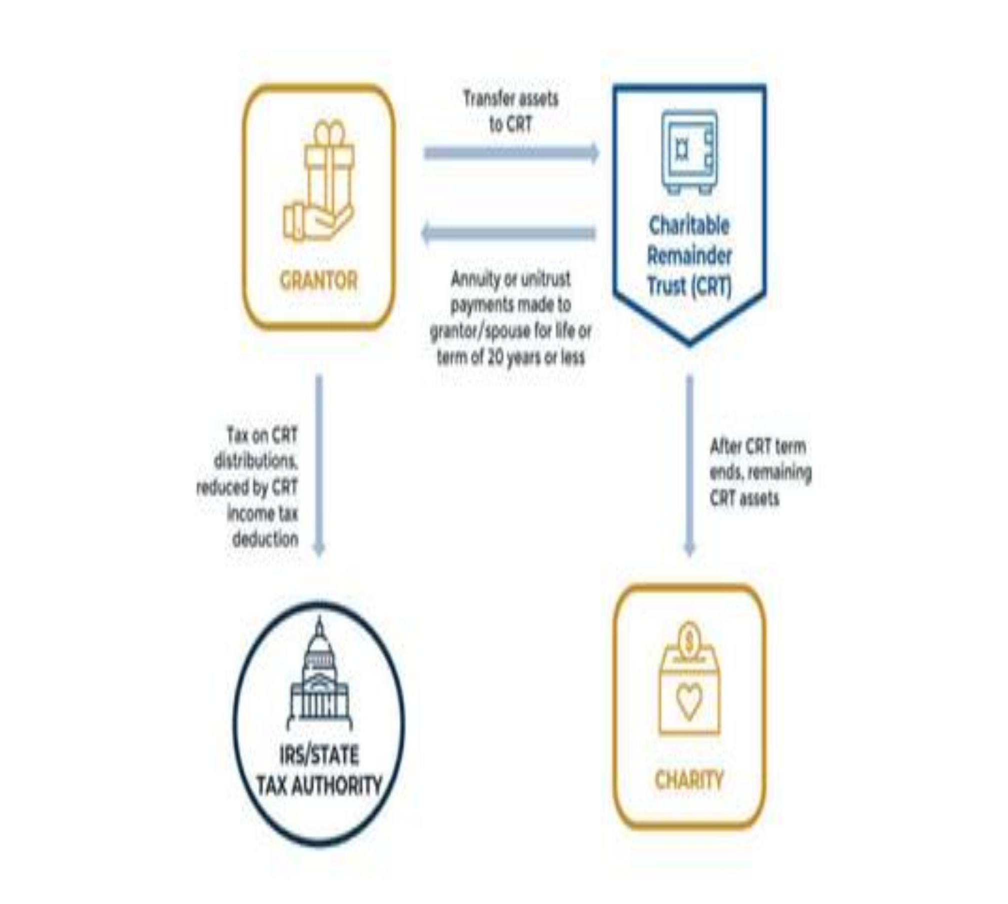
CONS:

- Does require setting up a series of documents, EIN, and bank account.
- Exchanging the IQD COULD be a problem if the bank selected won’t do the transaction. (This is where using a vaulting service for your IQD may be of benefit.)
- Annual tax preparation and accounting expenses.
- CANNOT be passed on to heirs.
- Only pays 5% of the annual gross value of the crut per year.
- Would potentially take 20 years to fully recover your investment/contribution.
- Not a viable option for elderly

WOULD A CHARITABLE REMAINDER UNITRUST WORK FOR YOU?

In most cases, the CRUT is the optimal choice:

- Relatively easy to set up.
- Low cost compared to other options.
- Pays out monthly, quarterly, semi-annual, or annually as you desire.
- Creates a legacy
- Satisfies charitable giving desires
- COULD go to a private foundation for furthering the legacy.
- COULD include death and long term care options.



SO, LET'S COMPARE . . .

Benefits	Direct Contributions	Donor Advised Funds	Private Foundation	Charitable Remainder Unitrust
Ease of establishing	YES	YES	NO	YES
Immediate tax benefit	YES	YES	NO	YES
Have control of funds	NO	YES	YES	YES
Require Tax Filing	NO	NO	YES	YES
Can pay the Grantor	NO	NO	YES, but only as employee with payroll taxes	YES, passive income not subject to payroll
Can grant funds directly	NO	YES	YES	YES
Requires annual minimum distribution	NO	NO	YES	NO

CHARITABLE GIVING STRATEGIES

BEFORE DOING ANYTHING . . . .
Meet with your loved ones and put a plan together.

- Do you need to include charitable giving to reduce, defer, or eliminate taxable gains?
- Is donating a large portion of your IQD gains to charities something your family agrees with?
- Do you want others to receive benefits from your charitable desires?
- Do you need a source of income for the rest of your life, and still meet your charitable desires?
- Can you use multiple charitable approaches to meet your charity and legacy desires/
- Would you want to create a foundation managed by your family on your passing to continue your legacy?
- Can you provide an income to your family for generations to come?
- Are you willing to postpone your legacy until your passing?

Here are some practical approaches to charitable planning with your IQD.

START SIMPLE

Direct Contributions:

- Use this approach if qualifying for 60% to 100% deductible to offset exchanged funds.
  - Prefer charity to accept foreign currency
  - Potentially need to exchange first, then donate
  - May not work in the future as caps are applied to allowable schedule A deductions
  - NO INCOME FOR DONOR

NO COST,
WRITE OFF ONLY,
ENDS WHEN EXPENSED

Donor Advised Funds

- Use this approach for greater control and potential growth before actually giving to charities
  - Funds are invested professionally with 60% write off the first year on schedule A, balance write off the next year
  - Can not accept foreign currencies, so the IQD will have to be exchanged first, creating a TAXABLE EVENT
  - No required distribution, can take years before having to be gifted
  - Has fees from the professional investors
  - ENDS WITH THE DONORS LIFE
  - NO INCOME FOR DONOR

NO COST,
WRITE OFF ONLY,
ENDS UPON DEATH

START SIMPLE

Private Foundation

- Use this approach for greater control and extended legacy
  - IQD can be gifted to foundation, but little write off for contribution as only original purchase price is deductible
  - Must gift 5% per year to charities
  - Can gift to private individuals, but not board members
  - Can go on for multiple generations, creating a legacy
  - Limits board members to 30% charitable deduction on Schedule A
  - INCOME FOR DONOR ONLY AS ADMINISTRATOR/EMPLOYEE.
  - NO PASSIVE INCOME FOR DONOR
  - EXPENSIVE AND TIME CONSUMING TO ESTABLISH ($25,000 and potentially 2+years)

EXPENSIVE TO SET UP,
NO PASSIVE INCOME,
PERPETUAL, CAN OFFER
EMPLOYEE BENEFITS

Charitable Remainder Unitrust (CRUT)

- Use this approach when looking for more options and passive income
  - Allows TAX FREE exchange of IQD to populate.
  - Offers small charitable deduction on Schedule A
  - Easy and inexpensive to setup
  - Can include LIFE TIME income for founders
  - Can include death and long term care benefits
  - Can include other investments like real estate, crypto, etc.
  - Limits beneficiary to 5% of gross value as payment
  - Ends on passing of beneficiaries

INEXPENSIVE TO SET UP,
PASSIVE INCOME,
DEATH AND LONG TERM
BENEFITS,
ALLOWS IQD EXCHANGE
WITH 60% WRITE OFF,
CAN INCLUDE OTHER
INVESTMENTS

CHARITABLE STRATEGIES

Charitable giving either direct or donor advised funds offers taxable write offs, but nothing else.
(No passive income, perpetuity, on going legacy, death or long term care benefits, etc.)

Consider these ideas:

OPTION ONE:

The CRUT is relatively inexpensive to setup, can be used to exchange our IQD in a TAX FREE environment, offers life time income, legacy, and potential death benefits,
BUT,
Cannot be handed down to heirs for potential generations and perpetuity of your heartfelt desires,

Let's look at a different approach:

- Create the CRUT with the idea of income and tax savings.
- Create a private foundation, that does NOT include you or your spouse in it.
- Include the foundation as the desired 501 c 3 charities to receive the remaining balance of your CRUT on your passing.
- The selected board, (potentially family members), would take over the administration of those funds,
- Creating jobs and income for themselves
- Perpetually maintaining your desired charitable works for generations to come.

CHARITABLE STRATEGIES

OPTION TWO:

Once again, use the CRUT as the instrument to exchange your IQD in a TAX FREE environment and create passive income for yourself.

Include using DAF funds as a means to professionally increase the value of your IQD gains while holding on them until you pass and then they go to the personal foundation.

Let’s look at this approach:

- Create the CRUT with the idea of income and tax savings.
- Put some IQD in a DAF with the intention of including it in your future Private Foundation.
    - BOTH OF THESE ACTIONS WILL REDUCE YOUR ESTATE TAX EXPOSURE!
- Create a private foundation, that does NOT include you or your spouse in it.
- Include the foundation as the desired 501 c 3 charities to receive the remaining balance of your CRUT and DAF on your passing.
- The selected board, (potentially family members), would take over the administration of those funds,
- Creating jobs and income for themselves
- Perpetually maintaining your desired charitable works for generations to come.

CAN YOU SEE WHY MAXPLANS PROMOTES THE CRUT?

After meeting with several professionals/attorneys in the charitable giving realm, it was decided the CRUT offers the best for MOST IQD investors:

- It offers immediate tax deduction
- It offers a TAX FREE environment for exchanging our IQD
- It provides a potential life time of income.
- It can include death and long term health insurance coverage
- It's relatively easy to set up and maintain
- Can include an annuity to make future investing of the CRUT funds easier.

The value of creating your CRUT NOW:

- First of all, we do not know the value and the volatility of the anticipated RV. If its in a FREE FLOAT, then capturing the peak value requires timing. Having the CRUT ready to go for quick activation will make this optimal.
- The time. Starting a CRUT from scratch with local attorneys can be extensive with the average being 2 weeks or more.
- The cost. Most fee structures for a CRUT for personal usage start at $5,000. MaxPlans for Life is offering the service for half that cost.
- It will be the first item to be done in capturing the greatest gains for your charitable, family, and legacy desires.

MAXPLANS OPTIONS

Besides the CRUT, MaxPlans for Life still offers individual packages to prepare for the RV:

- Unlimited digital gifting assignments to potentially reduce estate taxes. (**MUST BE DONE PRIOR TO THE RV!**)
  - Remember, we know the new administration is wanting to lower the caps and increase the taxes on estates. Since we do not know the future date and rate of the IQD, it's best to have these notes done early. You may never use them, but it's better to have and not need, then to need and not have them.

- ROTH for the IQD (**MUST BE DONE PRIOR TO THE RV!**)
  - The Precious Metal Roth is the easiest and most assured of compliance with IRS requirements. Includes the use of a vaulting service, which makes the exchange must easier.
  - The One Member LLC SDIRA which opens the space for other investments, including IQD, to be managed by you. The only issue is meeting the compliance requirements. Should be done with the understanding the problem of meeting the IRS requirements are on your shoulders and you could lose the benefits if done wrong.

- The Charitable Remainder UniTrust. (**SHOULD BE DONE PRIOR TO THE RV!**)
  - This is the selected option from MaxPlans because of the versatility and benefits.
  - It can be used for the IQD, and any other options subject to taxation that could benefit from this tax reducing option.
  - The door opener to lifetime income, meeting charitable and legacy desires.
  - SHOULD be done as part of a Private Foundation.

THE WHOLE PACKAGE

There are lots of reasons to get ready for our investment to come to fruition. Many of you have already. For those interested in doing everything they can, here is our WHOLE PACKAGE option:

Unlimited Digital Gifting Assignments	**$100**
ROTH support	**$500**
CRUT preparation	**$2,500**
ACCESS TO OUR MEMBERS ONLY WEBSITE	**(Included with any selection)**

The collective price is a total of $3,100.

You can get the whole package now for **$2,800**.

If you are comfortable with the information you already have, and have met with me earlier, you can get your selected package using this link: https://maxplansforlife.com/join-here

To make an appointment with me for a FREE 30 minute consultation, use this link: https://maxplansforlife.com/free-consultation

FINAL NOTE

As we are finishing our presentation tonight, I want to make you aware of the following things:

- MaxPlans for Life Inc. is providing the best, “VANILLA”, options to reduce, defer and eliminate taxes on our IQD investment.
- The options are legal in all 50 states.
- The options are tried and true created from the expertise of several attorneys and CPAs familiar with foreign currencies and investing.

I have been sharing these options because I used them all 15 years ago after some great assistance from what I consider the best in their fields.

MaxPlans is owned by an attorney with 30 years of experience in taxes and particularly estate planning.

All indications are we are almost to the completion of our waiting period.

Following tonight's presentation, Tony and I will be taking a hiatus from doing these webinars unless there is a significant change that deserves immediate sharing.

If you are SERIOUS about your IQD investment,

NOW IS THE TIME TO TAKE ACTION!

WHAT DO I DO NOW?

For those of you that registered to attend this event, I will be sending out an email that will contain:

- The link to this evening's presentation.
- An attached PDF of this presentation for a quicker reference.
- A link to join MaxPlans if you are ready to use the provided options.
- A link to make an appointment with me for a FREE 30 minute discussion.
  - This appointment requires you completing a questionnaire prior to our meeting
  - This will ensure we get the most from our time together.

For those that attended this evening without using the pre-registration,

- Send me an email at maxplansforlife@gmail.com.
- I will send you a copy of the email sent to those that used our pre-registration program.

I am looking forward to hearing from you.

Let's turn this over to Tony now for his perspective.