



INTELLIGENT GIVING

AN EBOOK ON MAXIMIZING YOUR GIFTS

3 REASONS

TO GET ON BOARD WITH CHARITABLE SOLUTIONS

1. Giving impacts several key areas of wealth management: tax, estate, business, investment and retirement planning.
2. Understanding how to process complex assets utilizing Charitable Solutions will benefit your clients while setting your firm apart from others.
3. With Charitable Solutions, you can better advise those clients who are entrepreneurs, stewards of family wealth, owners of businesses, oil & gas and agricultural commodities.

We invite you to join the WaterStone community of giving and encourage you to explore the resources WaterStone offers.



TAKE ACTION

HERE ARE FOUR STEPS FOR GIVING SEASON TO STRENGTHEN YOUR CLIENT RELATIONSHIPS.

1. **COMMUNICATE** to your clients the urgency of Giving Season. Let them know that you understand the end-of-year crunch that limits the time they have to devote to their giving. Send the WaterStone eBook on “What is Giving Season” to help them get ahead of the curve.
2. **EDUCATE** your clients on the tax advantages and other benefits of utilizing complex assets in their giving program.
3. **PARTNER** with WaterStone to help your clients with gifts of complex assets including real estate, business interests, oil & gas and agricultural commodities.

WATERSTONE CAN HELP

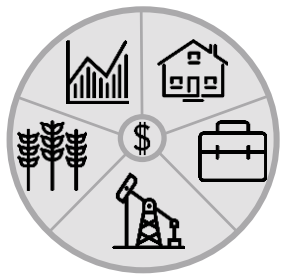
WaterStone can help your clients meet their year-end giving deadlines, customize tax-advantaged giving solutions which maximize their charitable impact. Many of our giving strategies are easy to establish and implement. Contact Giving Strategies at givingstrategies@waterstone.org to speak with our experienced professionals.



WATERSTONE'S WISE SOLUTIONS

GIVING FUND

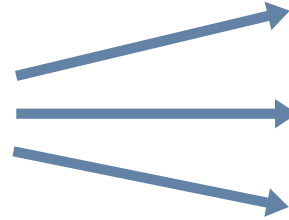
A WATERSTONE GIVING STRATEGY



GIVE



GROW



GRANT

ADVANTAGES

ASSETS

Cash
Real Estate
Oil & Gas
Securities
Business
Agriculture

TAX SAVINGS

Simple or Complex Assets
Immediate Tax Deduction

FLEXIBLE

Give on Your Timeline
Choose an investment option

PRIVACY

Option for Anonymous Giving

LEGACY

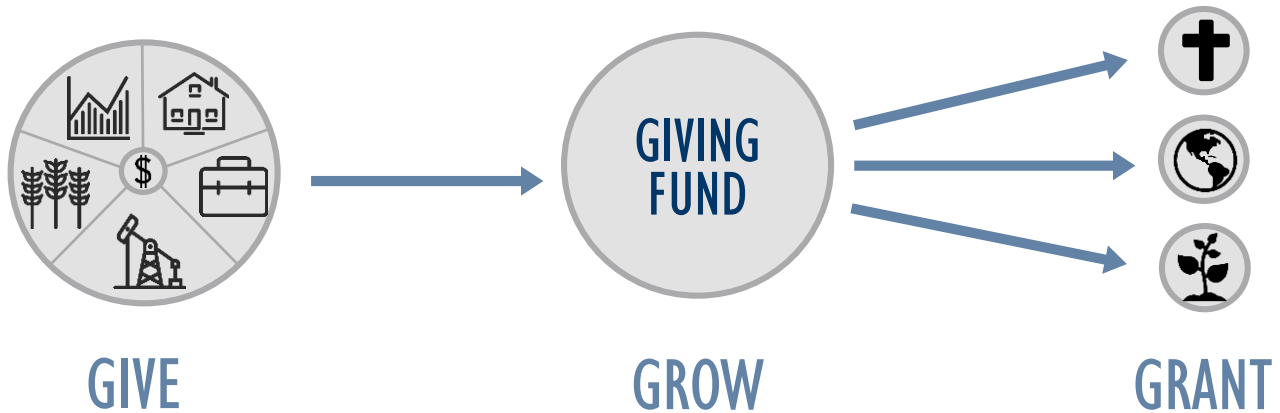
Training Ground for Generosity
Name a Successor Advisor

STEPS

1. Give gifts of appreciated assets to your WaterStone fund.
2. Receive an immediate tax deduction.
3. Select an investment option: choose from a WaterStone investment pool or recommend you own investment advisor.
4. Recommend grants through your Giving Fund.

GIFTS OF APPRECIATED ASSETS

A WATERSTONE GIVING STRATEGY



ADVANTAGES

Ability to give **UNDIVIDED** partial interest of an appreciated asset

TAX SAVINGS

Simple or Complex Assets
Immediate Tax Deduction

BYPASS capital gains taxes; reduces taxable income

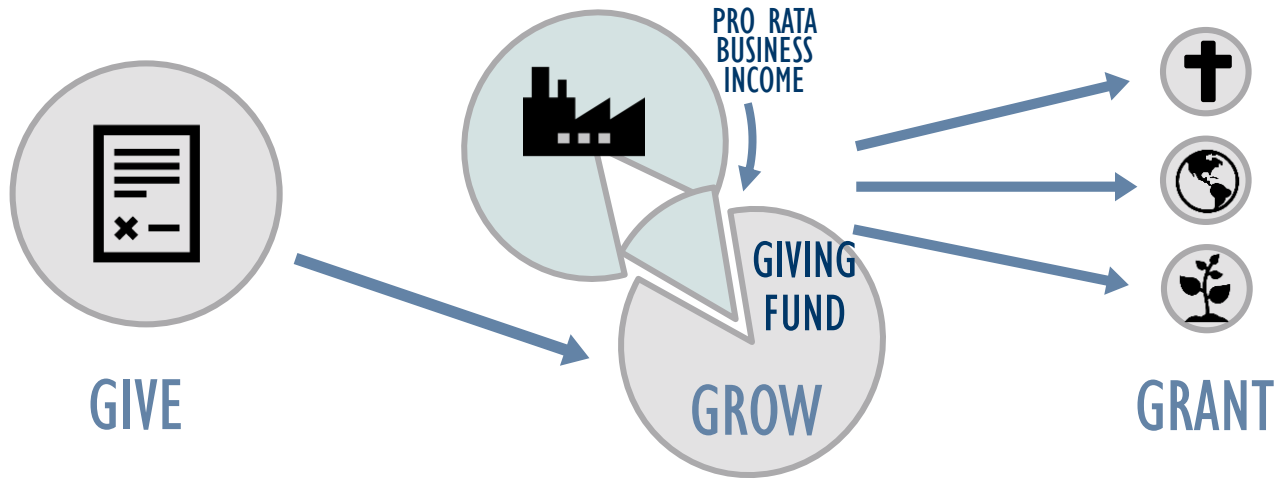
Ultimate **FLEXIBILITY** for giving to multiple charities

STEPS

1. Give gifts of appreciated assets to your WaterStone fund.
2. Receive an immediate tax deduction.
3. WaterStone sells asset and Giving Fund receives cash proceeds
4. Select an investment option: choose from a WaterStone investment pool or recommend you own investment advisor.
5. Recommend grants through your Giving Fund.

GIVING ENGINE

A WATERSTONE GIVING STRATEGY FOR BUSINESSES



ADVANTAGES

MINIMIZE income and dividend taxes on the distributed amount

Choose to maintain **OWNERSHIP** and control or dilute the giver's ownership in favor of others

Increases range of **FLEXIBILITY** of gifting options

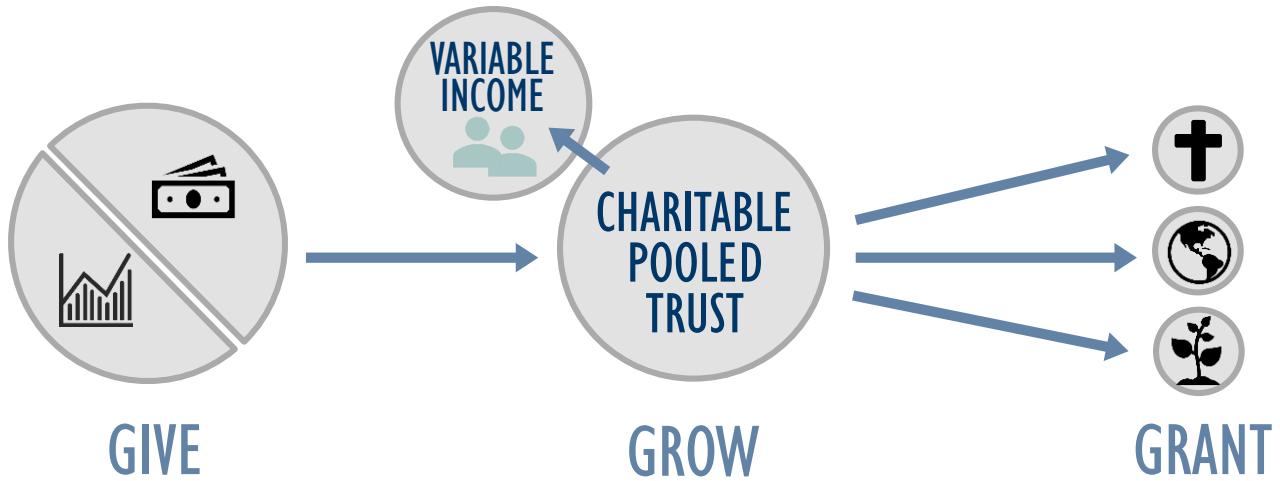
Leverages the **EXPERTISE** of WaterStone

STEPS

1. Giver donates income-producing asset to Giving Fund
2. Receives fair market value tax deduction
3. Company distributes pro rata share of cash flow (dividends and profits) to Giving Fund
4. Select an investment option: choose from a WaterStone investment pool or recommend you own investment advisor.
5. Giver utilizes cash flow (dividends and profits) to fund grants to charities

CHARITABLE POOLED TRUST (CPT)

A WATERSTONE GIVING STRATEGY



ADVANTAGES

Historically **LOW** discount rate means unprecedented charitable tax deductions

LIFETIME income provided for one or more lives

Choice of **INVESTMENT** pools to meet your risk/return profile

Establish a charitable **LEGACY** that aligns with your values and goals

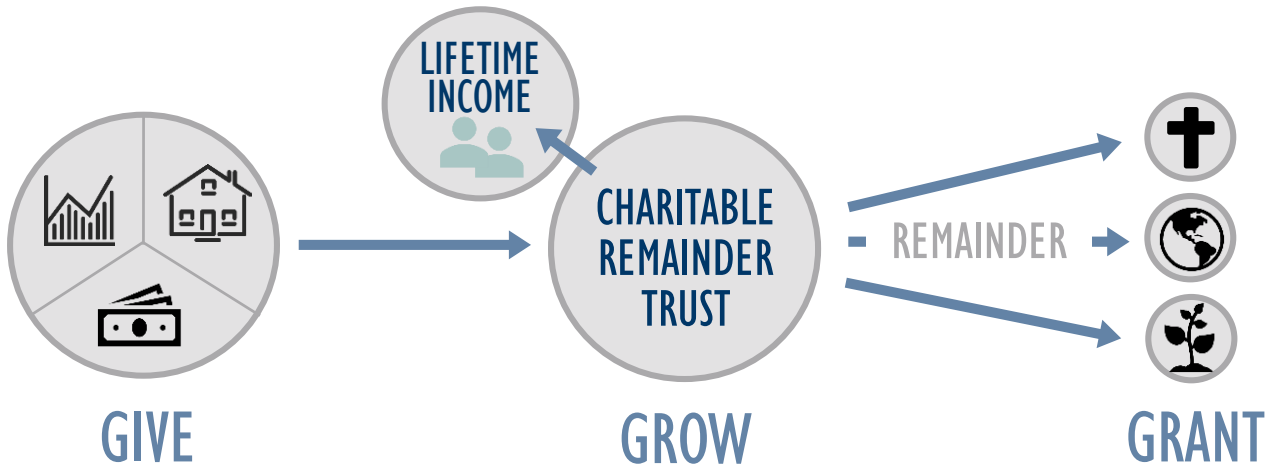
STEPS

1. Choose cash or securities to gift to the Charitable Pooled Trust
2. Receive an immediate tax deduction (historically high for an income-producing gift)
3. Generate income for life through WaterStone investment pools that meet your objectives
4. Name income beneficiaries to receive variable income payments
5. At maturity, 90% of the remainder will pass to your Giving Fund to grant to your preferred charities and 10% will pass to WaterStone's Kingdom Advancement Fund



CHARITABLE REMAINDER TRUST (CRT)

A WATERSTONE GIVING STRATEGY



ADVANTAGES

Earn an **IMMEDIATE** tax deduction calculated on the future remainder gift to charity

INCOME stream: lifetime or fixed-term (up to 20 years)

WaterStone serves as **TRUSTEE** working with your advisor, overseeing beneficiaries and backend tax reporting

When trust ends, **REMAINDER** passes to your preferred charities

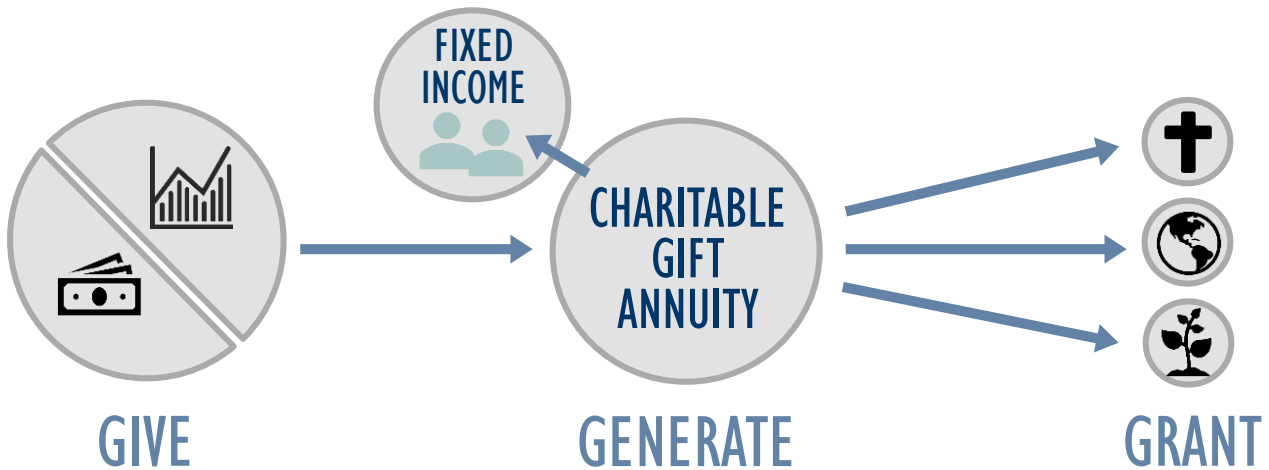
STEPS

1. Choose cash or appreciated assets to gift to the Charitable Remainder Trust
2. Receive an immediate tax deduction
3. Designate income beneficiaries and receive an income stream from the trust
4. Remainder passes to Giving Fund; grants made to your preferred charities



CHARITABLE GIFT ANNUITY (CGA)

A WATERSTONE GIVING STRATEGY



ADVANTAGES

REDUCED capital gains tax on appreciated assets

IMMEDIATE tax deduction based on life expectancy and anticipated payout stream

Fixed lifetime **PAYMENTS** backed by full faith and credit of WaterStone

Ultimate **FLEXIBILITY** Givers may recommend grants through Giving Fund or Charity Advised Fund

STEPS

1. Choose cash or securities to gift to the Charitable Gift Annuity
2. Receive an immediate tax deduction
3. Choose immediate or deferred payment stream; select a payment schedule (quarterly, semi-annual or annual)
4. Charitable portion passes to Giving Fund or Charity Advised Fund at onset of contract; make immediate grants to your preferred charities



SINCE
1980

BEHIND EVERY
NUMBER IS A STORY

\$950M

CONTRIBUTIONS

OVER \$500M

COMPLEX ASSETS
CONTRIBUTIONS

\$600M

GRANTS

NEARLY **\$500M** IN ASSETS UNDER ADVISEMENT
UP 42% OVER LAST YEAR

OVER 5,000 CHARITIES SUPPORTED

AVERAGING **\$1M** IN GRANTS WEEKLY

CONTACT US



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