



CENTRAL GEORGIA  
PHILANTHROPY FORUM

**Featured Speaker: Bryan Clontz**

*New Tax Law (1 Hour)\**

*Planned Giving Comedy Hour (1 Hour)*

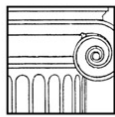
**Wednesday, May 9, 2018**

**8:30 am - 10:30 am**

**Idle Hour Country Club - Ballroom**

*\*This session will qualify for 1 hour of CPE credit, CFP credit, or CLE credit -  
in partnership with the Mercer University School of Law and the Georgia State Bar*

Hosted by:



COMMUNITY  
FOUNDATION  
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of Arts and  
Sciences  
MACON



United Way  
of Central Georgia



Navicent Health  
Foundation



CENTRAL GEORGIA  
Estate Planning Council

## Bryan Clontz, CFP<sup>®</sup>, CLU, ChFC, CAP, AEP, RICP



Bryan is the founder and president of Charitable Solutions, LLC, specializing in non-cash asset receipt and liquidation, gift annuity reinsurance brokerage, gift annuity risk management consulting, emergency assistance funds and life insurance appraisals/audits. He also serves as partner of Ekstrom Alley Clontz & Associates – a community foundation consulting firm in New Haven, CT.

Bryan is the founder of the Dechomai Foundation, Inc. and the Dechomai Asset Trust - two national donor advised funds focused on non-cash assets generally and S-corp transactions, respectively. He is also the founder and president of The Emergency Assistance Foundation, Inc. – a national fund allowing employers to create emergency assistance and disaster relief funds for their employees.

In the decade prior to founding Charitable Solutions, LLC in 2003, he served as the director of planned giving for the United Way of Metropolitan Atlanta, national director of planned giving for Boys & Girls Clubs of America and then as vice president of advancement at The Community Foundation for Greater Atlanta. He received a bachelor's of science in business administration from the College of Charleston in Charleston, SC; a master's degree in risk management and insurance from Georgia State University in Atlanta, GA; master's degree in financial services and Ph.D. in financial and retirement planning from The American College in Bryn Mawr, PA.

From 2000-2005, he served as a graduate adjunct professor for both personal financial planning and life insurance in the Department of Risk Management and Insurance at Georgia State University. He serves on the Editorial Board of the Planned Giving Design Center (2000-current), the Advisory Board for the American College's Chartered Advisor in Philanthropy designation (2001-current), the American Council on Gift Annuities' Rate Recommendation and Research Committee (2003-2010) and the National Committee on Planned Giving Board (2007-2009).

He has given more than 2,000 presentations on charitable gift planning and community foundation topics (including the National Committee on Planned Giving Conference, American Council on Gift Annuities and more than 30 speeches at national community foundation conferences – COF, ADNET, FAOG); been published in an international insurance textbook; and written more than a dozen articles in financial services and planned giving journals, including a planned giving manual entitled Just Add Water, which has sold more than 2,000 copies. Bryan chaired the inaugural statewide Leave a Legacy Georgia! campaign. He has served as an expert witness on charitable gift annuity default and reinsurance involving an Arizona charitable bankruptcy and as a donor advised fund expert witness for a Virginia bankruptcy. He is the co-inventor of a proprietary CGA risk management process (LIRMAS- Life Income Risk Management Analytic Suite) based on an actuarial study he co-authored for the Society of Actuaries on CGA Mortality.

He has been quoted by the Wall Street Journal, New York Times, Kiplingers Personal Finance, Bloomberg Wealth and serves as a guest columnist on charitable tax issues for Forbes.

**Charitable Planning Under the New Tax Law:  
A Deep Dive**



Bryan Clontz, Ph.D., CFP®, CAP®  
President, Charitable Solutions, LLC  
www.charitablesolutionsllc.com (404) 375-5496

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**New Tax Law Agenda**

1. History of Income Tax Law Impact on Charitable Giving
2. Itemizer/Non-Itemizer Impact (Cash Now 60% of AGI)
3. Estate Planning Impact
4. Life Insurance Impact
5. Stealth Increasing Income/Gains Taxes: State Caps, Donut Hole
6. Pease Elimination Impact
7. Stock Market Appreciation/Small Business Appreciation

**Tax Planning Strategies**

1. Noncash Gift Opportunities
2. Estate Revision, Life Insurance and IRA Opportunities
3. Bunching and Deferred Life Income Opportunities

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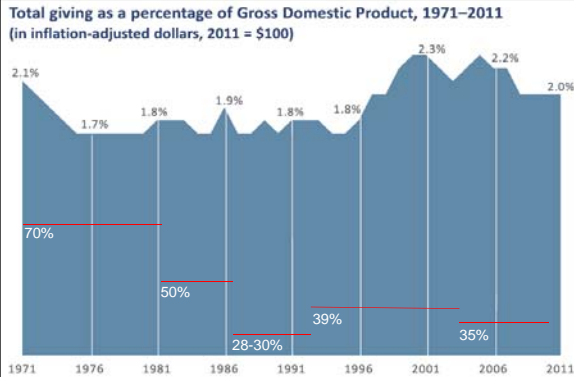
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• From 1956-1972, charitable giving was consistently at 2% or higher of GDP –  
Source 2012 Giving USA Report

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Opportunity #1: Don't Touch Cash – Donate Non-Cash Assets!

- Non-cash market – real estate, closely held stock, weird assets, is estimated to be 4-6 times entire stock market
- Non-cash gifts are accelerating to reduce lifestyle, maximize tax benefits and retain liquidity
- Largest non-cash donations in history have been made in last two years
- Cash **BAD**, everything else **GOOD** – donate long-term capital gain property with lowest adjusted cost basis

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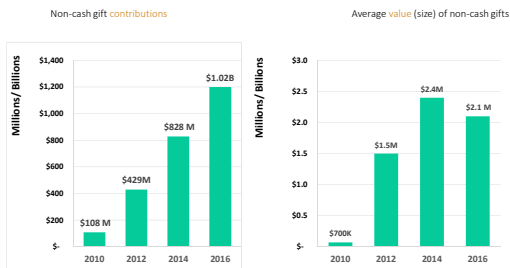
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Non-cash gifts have more than doubled in contributions and size to only three charities!



Source: Charitable Solutions, LLC 2018 based on 2016 990 data

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Opportunity #2: Estate Planning, Life Insurance and IRA Gifts

- Estate Planning Impact
- Life Insurance Impact
- IRA (Qualified Charitable Distribution) Impact

IRA Case Study

- 72 Year-Old Female with \$250,000 IRA and \$250,000 in Cash/Stocks

1. Qualified Charitable Distribution Benefits/RMD
2. Charitable Beneficiary Benefits

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Opportunity #3: Donor Advised Fund Donation Bunching and Deferred Gifts (Accelerated Bequests)

- Impact of Pease Deduction Limitations/Phase-Out Repeal
- Impact of Standard Deduction Increase on Itemizers
- Deferred Life Income Optimization
- Donor Advised Funds Ideal for Donation Bunching and Tax Optimization

2016 Donor Advised Fund Facts

- 284,965 DAFs
- \$85 Billion in Assets
- \$23 Billion in New Contributions
- \$15 Billion in Grants
- Average Fund Size \$298,809

2017 NPT Donor Advised Fund Report

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