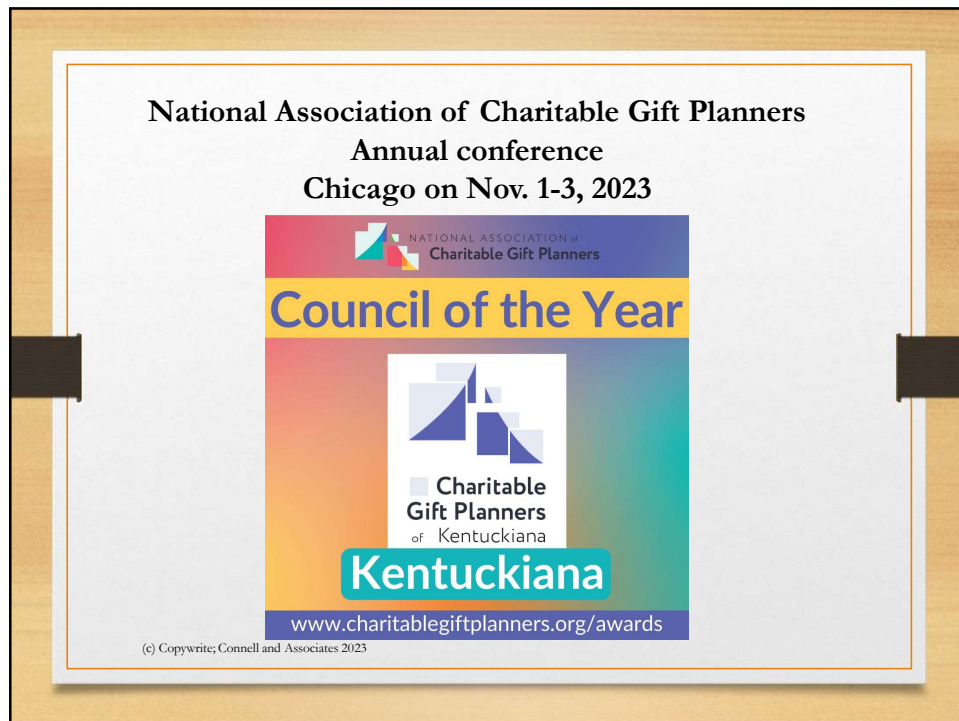


1



2

National Association of Charitable
Gift Planners
Annual conference
Chicago on Nov. 1-3, 2023

SOLD OUT -WAITLIST

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National Association
of Charitable Gift Planners
-Chair of the Advocacy
& Government Affairs
Committee

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Three kinds of gifts

OUTRIGHT GIFTS	ESTATE GIFTS	LIFE INCOME GIFTS
<ul style="list-style-type: none">• Immediate Gift• Bargain Sale• Installment Bargain Sale• Retained Life Estate	<ul style="list-style-type: none">• Testamentary Will Bequest• Testamentary Trust Bequest• Retained Life Estate	<ul style="list-style-type: none">• Gift Annuity• Charitable Trust

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Have you advised a client/donor through a donation of non-publicly traded assets?

☐ Yes, many times

☐ Yes, once or twice

☐ No, never

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Donations of appreciated securities

- 45% Publicly traded securities
- 43% Cash
- 12% Non-publicly traded assets
- Percentages of types of assets contributed to Fidelity Charitable (DAF) in 2022, by dollars.

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Donations of appreciated securities

In 2022,

57%

of all contributions to
Fidelity Charitable (DAF)
were non-cash assets.

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Why donate complex assets?

- Assets often have a low-cost basis, making them a more efficient asset to donate.
- Fair market value tax deduction
- Potentially minimize capital gains

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Examples of complex assets

- **REAL ESTATE**
- Private company stock
 - S-Corp
 - C-Corp
- Bitcoin (and other cryptocurrencies)
- Private Equity Interests: Shares, LLC, % Limited Partnerships
- Restricted Stock
- Insurance Interests
- Oil & Gas Royalty Interests
- Certain Alternative Investments

34% of wealthy clients report that they own complex assets.

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Key diligence points for the charity

- Transferability
- Valuation
- Liquidity & Timing
- Risk Management

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Appraisal Requirements

- **Need “qualified independent appraisal” if over \$5,000**
 - Accredited by national appraisal organization
 - Regularly receives compensation for performing valuations
 - Has met certain education and experience requirements
 - Cannot be a party to the transaction

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Appraisal Requirements

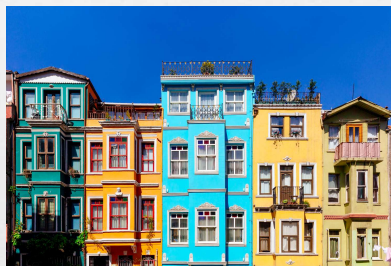
- **Appraisal “as of” the date of the contribution**
 - Only information “known or Knowable” on or before the effective date can be considered in determining value
 - Discounts for lack of marketability and lack of control
 - Factors affecting any discount including existing market, imminent sale of the company, put option, voting rights, etc.

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Let's focus the reminder of our
time on 1 complex asset...

Real Estate



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Real Estate Gifts

Capital Wealth of The United States

Real Estate	Stocks	Bonds	Cash
43%	23%	20%	14%

<https://www.youtube.com/watch?v=L3ulQpjsuVk>

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Website Handouts

- Go to www.connellandassoc.com and under **Articles & Talks** you will find all the handouts for download.

Kentuckiana Charitable Gift Planners....Conference Oct 13, 2023

Handouts

1. [Funding Gift Annuities with Real Estate, Planned Giving Today, July 1997](#)

2. [Charitable Gift Annuity Worksheet memo, July 2005](#)

3. [Real Property Gift Inquiry Form](#)

4. [Real Estate for Charities - UTube white board presenation](#)

5. [AHP Real Estate gift acceptance policies](#)

6. [Charitable Gift Annuity rates for 1 and 2 lives, January 1 2023](#)

7. [Real Estate Gifts promotion ads](#)

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Donor demographics?

1. Mission oriented
 - Previous donor history
 - Lifestyle change
2. Aging property owners
 - 65 or older
3. Ability to use tax benefits and carryforward tax benefits
 - 30% of AGI deduction for appreciated property
4. Relief from headaches of ownership and management

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Donor demographics

5. Desire income from low income or no-income property assets (Lots and land that produce no income)
6. Desire deductions to offset other gains
7. *Simplify* family distribution decisions
8. Owns debt free or relatively small loan on property
9. Donating to knowledgeable charity that can accommodate gifting needs

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Trends:

Second home real estate wealth

- 2023 is not 2021 when homes received multiple offers over asking price.
- Vacation home sales are down 50% from pre-pandemic levels. Primary reason: interest rate increases.
- In 2023 there are an estimated 1,985,280 professionally managed vacation rental properties nationwide. Increasing at an annual rate of 8.70%.
- The typical second home was worth \$465,000 in 2022, versus \$375,000 for a primary home.

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Preliminary questions to ask

1. Address of property
2. How do you own the property
 - Individual, trust, partnership, corporation
3. Is there a mortgage or debt on the property
 - Existing or potential liens
4. May I have access to property for initial evaluation
 - Expenses to carry property, electric, water, maintenance, insurance, taxes
5. Is property listed for sale? Can the agreement be modified?
 - Professional representation

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Real Property Information Form:
Articles and Presentations
www.connellandassoc.com

Real Property Gift Inquiry Form

I. OWNERSHIP (Full names and addresses of all owners, use additional pages if necessary)

Name

Address

Telephone (Business) Home Cell

Type of ownership: ☐ Sole ☐ Joint ☐ General Partnership ☐ Limited Partnership ☐ Community Property

Does ownership include mineral rights, water rights, and restrictive easements, covenants, etc.?

II. LOCATION

Street Address

City

County

State, ZIP

III. FINANCIAL AND TITLE INFORMATION

How did you acquire this property?

How long have you owned this property?

What did you pay for this property?

Is there an unpaid mortgage? ☐ Yes ☐ No

Amount of unpaid mortgage

Please describe any liens or encumbrances

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Roadblocks to real estate gifts

• Charity of choice may not be able to accommodate real estate gift option

- Do you have a Gift Acceptance Policy?

• Donor may not have access to creative professionals who can solve problems and comply with gifting rules and regulations

• Time consuming

• Costs involved

• Ownership issues – all stakeholders must agree on gifting concept

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Page 11

Gift Acceptance Policy

- The General Criteria for the Acceptance of Real Estate Shall Include:
- Is the property useful for the purposes of the Charity.
- Is the property marketable?
- Are there any restrictions, reservations, easements, or other limitations associated with the property?
- Are there carrying costs, which may include insurance, property taxes, mortgages, association fees or other costs of significance associated with the property gift?
- Is the property subject to environmental concerns or damage?

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Gift Acceptance Policy

General Outline

- General acceptance procedures
- Limits of authority
- Appraisal requirements
- Gifts with above average risks
- Evaluation procedures
- Acceptance procedures
- Environmental concerns
- Gifts of property for life income agreements
- Bargain sale agreements
- Life estate agreements
- NC State:
- <https://leadership.ncsu.edu/wp-content/uploads/sites/2/2022/07/SOP-for-Gift-Acceptance.pdf>

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Do you really want to do real estate

Board objections

- How do we know what it is worth?
- Real estate values are changing/going down we will get stuck with it!
- It is costly to keep and costly to sell, just get cash instead. Too much unknown liability exposure.
- Lack of qualified staff for the intake, management and sale of property

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Do you really want to do real estate

Staff response

- We get many gifts of non-cash assets
- Unlike stocks where we know the value, we will have to get at least two appraisals for real estate.
- Most real estate gifts will be \$100,000+
- A charity can hold real estate until the market comes back

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Do you really want to do real estate

Staff response

- Opportunity for donor to make a significant gift with an asset no longer needed
 - Sell
 - Downsize
 - Offload management responsibilities
 - Give outright for deduction to offset other income
- We can use charitable strategies to acquire land around our campus/office, or for new facilities
- A knowledgeable consultant can assist with this gift

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Donor Advised Funds

- Commercial DAFs and some community foundation are involved in accepting real estate if they meet certain minimum requirements.
 - Value normally \$500K+
 - No mortgage
 - Have established a DAF (funded or unfunded)

Look Beyond Cash to Optimize Charitable Giving.

For most high-net-worth individuals, cash or cash equivalents represent only about 27% of their wealth, while nearly 55% is held in equities, real estate, and alternative investments.¹

This suggests that, for many high-net-worth donors, appreciated noncash assets could play a more significant role in their charitable giving strategy. Unfortunately, many donors are not aware of the potential benefits of donating noncash investments.

Asset Class	Percentage
Fixed Income	16%
Cash & Cash Equivalents	27%
Real Estate, Equities, & Alternative Investments	55%


TRowe Price Charitable Gift Fund

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Page 14

Fidelity Charitable

www.fidelitycharitable.org



Donating residential real estate to charity

How to increase your gift to charity by donating real estate directly

Before you sell residential real estate and donate the net proceeds to charity, consider donating that property directly to a charity for two major benefits:

- A potential income tax charitable deduction for the fair market value.¹
- A greater gift to charity—charities don't pay capital gains taxes, so the full value of your gift goes to causes you care about.

And there's a third benefit of donating real estate to a public charity with a *donor-advised fund* program such as the Fidelity Charitable *Giving Account*—the opportunity to recommend how the *contribution is invested* on a tax-free basis, potentially increasing the amount of charitable support over time.

¹Fair market value of the property, as determined by a qualified independent appraisal.
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Realty gift fund

<https://realtygiftfund.org>



- To promote a transformation in charitable giving by accepting real estate gifts of any type... anywhere, fixing or remediating assets before converting them to cash, and using the excess proceeds to make grants to other non-profit organizations.
- Through its grants and educational efforts, RGF is committed to pioneering a meaningful impact on charitable giving through gifts of real estate.

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Real Estate for Charities
<https://www.realestateforcharities.org/>


REAL ESTATE
for Charities

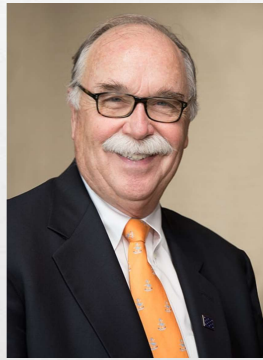
**REAP THE REWARDS
OF ACCEPTING GIFTS OF
REAL ESTATE**

Make this powerful tool
part of your arsenal today!

From the authors of
"The Secret Power Behind Real Estate Donations."

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Chase Magnusan, President

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**Steps to Take Before Accepting
Real Estate...when you don't have a policy**

- Get an appraisal
- Ask a professional broker to evaluate the appraisal
- Hire a lawyer to review contracts
- ***"Kick the tires"*** Inspect and have the property inspected
- Mention/urge donor to pay for environmental evaluation
- Figure out how much income a commercial property could provide (*have the CGA table handy*)

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Steps to Take Before Accepting Real Estate...when you don't have a policy

- Determine monthly costs of keeping the property and project future maintenance costs
- Identify all potential risks owning the property and selling it in the future
- Figure out how to manage the property once it is gifted and purchased

- **NO TIMESHARES**

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Mortgage on property

- Reduces equity of fair market value and creates a bargain sale
 - Recourse – against the property and the owner
 - Non-recourse – solely against the property
- Mortgage removal strategies
 - Pay off
 - Transfer to other property
 - Charity short term low interest loan
 - Charity purchase percentage interest

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Types of real estate


- Personal residence & Vacation homes
 - Non-rental & Rental property
- Commercial property
 - Motels, recreational parks, farms,
 - office buildings, golf courses,
 - mobile home parks, and more
- Condominium
- Farmland, Raw land
- Investment real estate
 - Apartments, office buildings

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What you want- Castello di Casole, Tuscany




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What you get offered?



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GIFTS OF REAL ESTATE:

Give a Home. Give Hope.

FOR YEARS, NATIONAL GEOGRAPHIC has enriched your life at home. Now, for the first time, your home can enrich National Geographic—and the world. Your donation of real estate (a home, second home, or other property) benefits the planet by supporting research and exploration. The same donation benefits you by providing a substantial tax break. Contact National Geographic to learn how your home can make all the difference in the world.

For more information, please call
The Office of Estate Planning at National Geographic
Tel: (800) 226-4438 | Email: plannedgiftinfo@ngs.org
National Geographic is a 501(c)(3) tax-exempt organization.

www.nationalgeographic.org/donate

CELEBRATING 125 YEARS

A NEW AGE OF EXPLORATION

PHOTO: RAJESH KATWATE

- National Geographic launches first ever real estate gift ad




PHOTO: RAJESH KATWATE

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What is real estate worth?

- Appraisal requirements
 - Qualified appraiser
 - 60-day rule
- Property description; Fair market value
- Comparable sales and other specifics
- Environmental issues
- The IRS can impose a 20% penalty for an underpayment of tax that results from a “substantial valuation misstatement” (Sec. 6662(b)(3))

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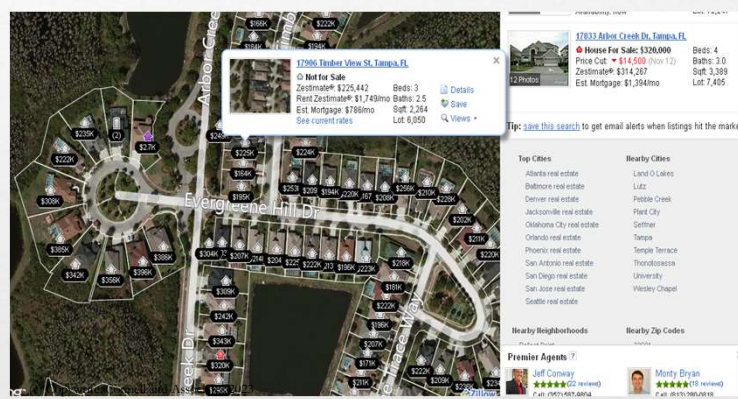
What is real estate worth?

- Assessment date is available on all US properties
- Primary source is the assessor for the county or township where the property is located
 - Assessed value
 - Market value

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Sample: www. zillow.com printout



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Gifts of real estate

- Outright or Fractional Interest
- **Bargain sale or Installment bargain sale**
- Life Estate
- **Gift annuity for 85% FMV**
- **18 month Deferred annuity**
- **Directed or simultaneous closing**
- Unitrust and sale
- **FLIP Unitrust**
- **Charitable Lead Trust**

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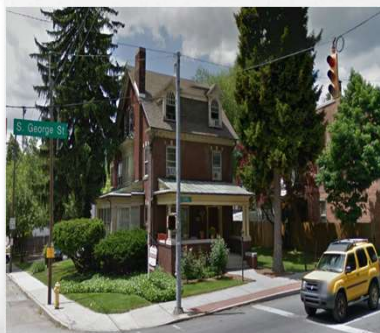
Bargain Sale #1

York College of Pennsylvania

Bargain sale:
The transfer of an asset to a charity for
less than fair market value in order to
make a gift



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Bargain Sale #1

York College of Pennsylvania

- Surviving spouse, mid 70s
- Inherited building, former physician office, two tenant apartments
- Attorney driven bargain sale
- Appraised value \$91,000...Bargain sale price \$20,000
- Income tax deduction \$71,000
- IRA-QCD gift \$25,000
- Avoided capital gain and depreciation recapture (if any)
- Life simplification

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Installment bargain sale #2

First Health Hospice Foundation



- Jim K. family trust owns a campground not too far from hospital; 38.10 acres
- Hospital wants to build a 20-bed hospice house
- Donor appraisal using three options: Cost, sale and income: \$3,010,000
- Original cost \$350,000, improvements \$1,000,000

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Installment bargain sale #2



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Installment bargain sale #2

- Hospital offer \$1,500,000 note, 180 quarterly payments, 6% interest
- Counteroffer - \$1,800,000, 60 quarterly payments, 6% interest

Loan Calculator

Enter Values

Loan Amount

\$1,800,000.00

Annual Interest Rate

6.00 %

Loan Period in Years

15

Number of Payments Per Year

4

Start Date of Loan

1/1/2008

Optional Extra Payments

Loan Summary

Scheduled Payment

\$ 45,708.17

Scheduled Number of Payments

60

Actual Number of Payments

60

Total Early Payments

\$ -

Total Interest

\$ 942,490.16

Lender Name: Kirkpatrick 15 years

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance
1	4/1/2008	\$ 1,800,000.00	\$ 45,708.17	\$ -	\$ 45,708.17	\$ 18,708.17	\$ 27,000.00	\$ 1,781,291.83
2	7/1/2008	1,781,291.83	45,708.17	-	45,708.17	18,988.79	26,719.38	1,762,303.04

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Bargain sale depreciated real estate #3

Lumberton Medical Center

- Dr. Gerber sale of medical office building
- Appraisal - \$590,000

No Bargain Sale			Capital Gain	Taxes	
FMV	\$590,000	100.00%	\$331,121	\$75,330	Federal and State taxes
Expense (5%)	\$0				
Loan repaid	\$0				
Net to seller	\$590,000				
Cost	\$258,879	43.88%	Recapture		
Basis	\$169,599	28.75%	\$89,280	\$29,239	Recapture taxes
				\$104,569	
			Net to Donor	\$485,431	

Note: size of gain may force taxpayer into the additional 2.8% Obama investment tax

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Bargain sale depreciated
real estate #3
Lumberton Medical Center

- Dr. Gerber sale of medical office building
- Appraisal - \$590,000

Bargain Sale calculations for depreciated Real Estate \$150,000 purchase price					
		Percentage			
Fair Market Value	\$590,000		100.00%	Capital Gains Rate	15.00%
Loan Consideration	\$0		0.00%	Depreciation Tax Rate 25% fed+7.75% NC	32.75%
Original Cost	\$258,879		43.88%	State Income & Capital Gains Rate	7.75%
Depreciated Cost Basis	\$169,599			Individual Marginal Tax Rate	25.00%
Bargain Sale Price	\$150,000		25.42%		
Charitable Deduction	\$440,000		74.58%		
Note: Hospital total cost	\$150,000				

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Bargain sale depreciated
real estate #3
Lumberton Medical Center

- Dr. Gerber sale of medical office building
- Appraisal - \$590,000

Bargain Sale Adjustment		Deduction	Bargain Price	Capital Gain	Rate	Taxes	Tax Savings 3% adj		
FMV	\$590,000	100.00%	\$440,000	\$150,000	\$22,698	22.75%	\$5,164	\$373,418	\$11,203
Cost	\$258,879	43.88%	\$193,062	\$65,817	Recapture				32.75%
Basis	\$169,599	28.75%	\$126,481	\$43,118	\$22,698	32.75%	\$7,434	\$122,294	
Recapture	\$89,280	15.13%	\$66,582	\$22,698		Total Taxes	\$12,598		
Recapture deduction from gift amount				\$66,582		Net taxes		-\$109,697	
Based on adjusted gross income of \$165,900 and a 30% of AGI deduction limit						Net to Donor		\$258,697	

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Real estate CGA case study #4

- **Why a gift annuity strategy?**
- **Donor objectives**
- **Charity objectives**
- **Evaluation strategies**
- **Decision matrix**
 - **CEO, CFO, Board, Development**
- **IRS requirements**

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Why a CGA?

- **Most popular life income split interest agreement**
- **Simple to set up, no trust drafting**
- **Negotiated with donor and/or advisors**
- **Convenience factors for donor**
- **Risk factors for charity**
 - **Longevity and Investment**

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**Real Estate Evaluation Form for Charities Accepting Homes, Land
or Other Real Estate for Charitable Gift Annuity Agreement**


Donor: _____ Donor Age: _____
 Donor: _____ Donor Age: _____
 Normal Charitable Gift Annuity Rate: _____
 Real Estate gift annuity rate = ACGA rate -.05% _____

PLANNING TOPIC(A)	PLAN 1(B)	PLAN 2(C)	Formula(D)	EXAMPLE(E)
Appraised value for tax deduction	\$0.00	\$0.00	D2	\$150,000.00
Selling adjustment(% of value)	0.00%	0.00%	D3	10.00%
Selling adjustment value	\$0.00	\$0.00	D2*D3	\$15,000.00
Gross Sale Price	\$0.00	\$0.00	D2-D4	\$135,000.00
Selling expenses (% of sale for commission, transfer fees, other expenses)	0.00%	0.00%	D6	8.00%
Total expenses	\$0.00	\$0.00	D5*D6	\$10,800.00
Cash received by charity	\$0.00	\$0.00	SD5-D7	\$124,200.00
Carrying expenses before sale of asset (insurance, taxes, assessments, management fees, other)	\$0.00	\$0.00	D9	\$3,000.00
Adjustment for annuity income paid to donor prior to asset sale (estimate one year payment)	\$0.00	\$0.00	D10	\$8,000.00
Total cash received by charity to fund annuity agreement	\$0.00	\$0.00	SD8-(D9+D10)	\$113,200.00
Annual annuity payment	\$0.00	\$0.00	D12	\$8,000.00
Annuity rate on appraisal value	??	??	D12/D2	5.33%

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Real estate CGA case study asset #4



- June is a 85-year old
- Recently widowed
- Good health
- Financially secure
- Prior experience with gift annuities
- Florida resident considering relocation to be closer to family/friends
- Considering retirement community

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Real estate CGA case study asset #4

- Built in 2004
- 3 bedrooms, 2 baths
- 2,500 sq. ft.
- Appraisal #1; \$180,000
- Appraisal #2; \$185,000
- No mortgage



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Real estate CGA case study asset #4

- Hospice that took care of deceased husband
- First real estate gift annuity
- Guidelines
 - FMV discount 10-15%
 - Considered outright gift, fully deductible
 - Rate discount -.05% of ACGA rates to max of 7.0%

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Proposal and Memorandum of Understanding

- Rights and responsibilities of each party
- FMV of asset for annuity \$164,250
 - Avg value of 2 appraisal \$182,500
 - 10% discount = \$18,250
 - Net value \$164,250
- ACGA annuity rate for age 85 = 7.80%; Maximum rate offered = 7.0%
(per your Gift policy)
- 2 charitable deductions; One for discount \$18,250
- One for gift annuity \$101,666 Skip first short payment

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Proposal and Memorandum of Understanding

- Legal description of property
- Free and clear of all encumbrances
- Draft gift annuity agreement with values and payments
- Responsibility for closing costs, taxes, transfer fees, transfer of utilities
- Final inspection of deeds, documents, property prior to transfer
- Statement of IRS rules on transfer, charitable deduction value and reporting responsibilities

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IRS Reporting

Gift Annuity

- Tax substantiation letter
- Crescendo life income calculations
- IRS form 8283 completed
 - Appraiser
 - Charity
 - Donor
- Appraisal attached


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Outright Gift

- Outright gift receipt
- IRS form 8283 completed
 - Appraiser
 - Charity
 - Donor
- Appraisal attached

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Real estate CGA case study #4A



- David and Peggy
- Active retirees, ages 77 and 80
- Moving from NC to MD into a retirement community for her health reasons

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- Former marketing executive, one son employed by world bank in India
- No gift annuity experience
- David initiated call to retirement community on what they could do if they gifted home for life income
- Preliminary attorney suggest gifts that were unworkable
 - Issues

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Real estate CGA case study #4A



- Home listed for sale, \$650K, \$625K, then \$599K
- Local attorney recruited for paperwork
- One personal visits, balance by email and phone
- Completed by December 31st
- Solution: 90%-10% CGA, 5% payment
- Foundation attorney drafted CGA agreement
 - **Issues**
- Appraisals \$549K, \$540K
- CGA funded with \$494,100

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Real estate CGA case study #5 - 18 month deferred annuity

- Charity agrees to pay fixed guaranteed annuity using 80% - 85% of the property value
- *Payments begin 18 months from closing or beyond*
- Deferred payment *increases payment*
- 0.10% increase for each 18 months
- Deferred payment *increases deduction*
- Can defer payments beyond 18 months

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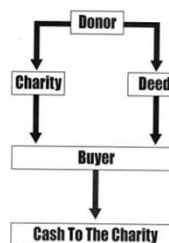
Haber/Magnuson Simultaneous Closing Model

- In *Stark v. Commissioner*, 86 T.C. 243, 1986 WL 22088 (1986), we held that a gift to the U.S. Forest Service of real property constituted a partial interest where the donor retained a mineral interest in the real property.
- *Guest v Commissioner* (1981)
- Established the rule a charity may have an option on property and direct the sale to another party as long as the charity is not deemed to be an agent for the donor.

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Haber / Magnuson Simultaneous Closing Model

STRUCTURE OF AN OUTRIGHT DONATION



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Real estate FLIT CRT case study #7

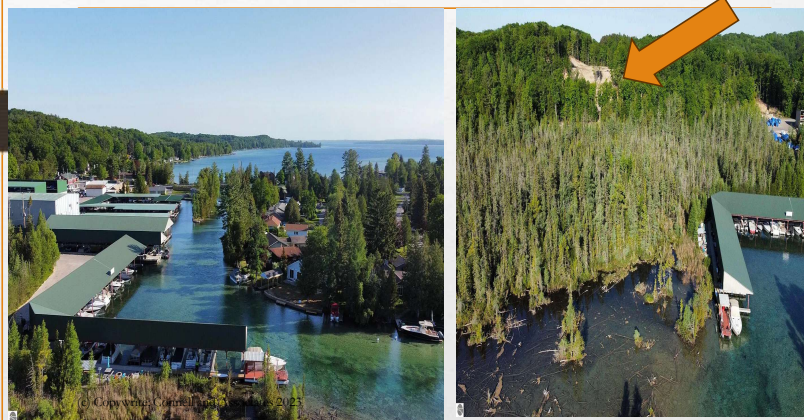
- Jim (73) and Anne (69) Crabbe
- Iowa farmland and buildings, 239.69 acres
- FMV appraisal \$944,000, cost \$194,709
- Strategy: Sale 60% and FLIP Unitrust 40%
 - Cash out \$566,640
 - Unitrust @6.50% \$377,760, deduction \$129,575
- Beneficiaries: 70% Hospital, 30% College
- No trust taxes = \$166,881
- 60/40 sale/unitrust = \$47,962 net taxes

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Not all gift options are successful! Torch Lake & River



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Not all gift options are successful!

- Bill Weiss, Travers City, Michigan
- Age 70, widow,
 - Step up in property basis
- Owns 17+/- acres on Torch river adjacent to the Torch River Marine
 - Cost basis \$10,000
- Marina needs land to meet DER requirements
 - Offer \$250,000/\$10,000 earnest funds now
 - RV park
 - Dump dredge spoilage
- #1 consultant suggestion from July visit: FLIP CRT- 5%
 - No trust taxes = \$67,320
 - Bypass gain on property
 - \$130,912 deduction
 - Annual payout \$12,000+/- year
 - Sept, sample CRT shared
 - Sept, revisit donor
- Aug, new staff director for PGs

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Not all gift options are successful!

- **#2** CPA, Sept, suggests donor just gift the 17+/- acres outright to Hospital
 - Full appraisal deduction
 - Donors does not need increased income
- **#3** consultant #2 reviews memorandum of sale uncovers major tax and prearranged sale issues
 - Rev.Rul. 78-197
- **#2A** Hospital, Oct, attorney gets involved and suggest Hospital needs to have firm repurchase agreement before it will accept title
 - Environmental and chain of title concerns
 - Proposes a 40% interest
- **#4** Hospital attorney
 - “We do not want to get stuck with an unsaleable interest in this property”
- **#5** Oct, purchaser has cash to close and needs to close by a certain date to meet DER deadline

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Not all gift options are successful!

- **#6**, Oct, consultant suggest a CGA substitute for FLIP-CRT if income concerns
 - Establish FLIP-CRT on 17+/- acres and give up interest anytime to hospital
- **#7** Oct, CPA has concerns cost basis assumptions is not correct due to step up basis
 - Effects savings assumptions
- **Nov** Bill now has a significant other love interest, taking her to his Texas condo for the holidays
- Now interested in only making \$100,000 gift to hospital and keeping \$150,000 to spend
- **Nov 15th** Bill signs agreement of sale, receives \$250,000 at closing
 - Gifts \$25,000 to Hospital
 - Gifts \$25,000 to College

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Website Handouts

- Go to www.connellandassoc.com and under **Articles & Talks** you will find all the handouts for download.

Kentuckiana Charitable Gift Planners....Conference Oct 13, 2023 Handouts

- [Funding Gift Annuities with Real Estate, Planned Giving Today, July 1997](#)
- [Charitable Gift Annuity Worksheet memo, July 2005](#)
- [Real Property Gift Inquiry Form](#)
- [Real Estate for Charities - UTube white board presentation](#)
- [AHP Real Estate gift acceptance policies](#)
- [Charitable Gift Annuity rates for 1 and 2 lives, January 1 2023](#)
- [Real Estate Gifts promotion ads](#)

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