DECHOMAI
GIFT ACCEPTANCE MADE EASY

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Q & A from "One Hour, Five Gifts: The Charitable Planning Playbook for 2026 and Beyond"
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Can a Real Estate CGA be done with just a portion of the sale value?	Yes - more technically, this is a fractional undivided interest. So, if you have a $2 million property and want to keep $1 million yourself, then you can give 50% to a charity who can issue a CGA for the other $1 million. Then you can use the CGA deduction against the gain recognition on the amount held personally.
Real estate question. We had a donor couple come to us with a vacation property in Aspen, CO owned by husband for over 50 years. Property has over $10,000,000 in gain/equity. Donors were interested in using gain to fuel their philanthropy to our org, but desire to keep the vacation home in the family and pass it on to the next generation. Is there a way to do that? We couldn't find one that didn't involve transferring the home to a charitable trust, which means the house must be sold to fund the trust. Relinquishing control or ownership of a vacation home is total non starter. Any options for using gain only on real estate to fund charitable giving?	No and yes. There is really no way to keep it in the family AND give you money today with a charitable approach. A Retained Life Estate can work very well, but then you don't get anything until they pass away. The only possibility may, with huge emphasis, is getting an additional loan (or even reverse mortgage), they give you some of the loan proceeds (or, even better, long-term gain property), and then they keep the property in the family. Also, it is very rare, but you could also do a Retained Life Estate and then potentially find an investor to buy the remainder interest today. We have done this 3-5 times, but there are some heavy discounts on the value, as you would expect.

How do you determine the discount annuity rate for real estate, versus cash or marketable securities?	We do the full ACGA rate, but then we do a true-up based on the net sales proceeds. This is a longer conversation, but that is what we do.
Can this work when there's a signed listing agreement, but no buyer in the wings?	Yes, but the process is that the charity would receive the donation, then delist the property, record the deed (ideally), and then would relist the property with the same broker/same commissions. So, it is a little bumpier but very possible and fairly common.
The unitrust solution for stretch IRA seems obviously a no brainer, but from my experience, financial advisors are not offering this solution to their clients. Any ideas about how to position this with potential donors without casting aspersions on their financial advisor(s)?	The best way to communicate anything is through stories. To advisors, these are called Case Studies. To donors, they are called Donor Profiles. Advisors are usually not blockers to the idea, most just are unaware it is even possible. Secure Act 2.0 is roughly 6 years old, but if you don't practice in that area much, it is still unknown to most advisors. But communicating to charitably-inclined donors about the "stretch" idea, for those where there is a fit, they can then take the idea to their advisors for help with implementation.
Why if 70.5 first use the $1000/$2000 and THEN the QCD? Illustration please.	Between age 70½ and the start of required minimum distributions age 73, (or 75 for those born in 1960 or later-2033), a donor can make a QCD but has no RMD to satisfy. The QCD still works, but it technically produces no tax savings this year, because there was no required income to exclude. The new charitable deduction for non-itemizers ($1,000 single, $2,000 married filing jointly, for cash gifts to public charities) does produce a current-year benefit, and it is use it or lose it each year. So during that window, the donor should write the check first to capture the deduction, then make the rest of the gift by QCD. Once RMDs begin, flip the order. Start with the QCD so it satisfies the RMD and keeps that income off the return. Then write a check for $1,000 (or $2,000 if married) to pick up the non-itemizer deduction, which helps every taxpayer, even those who don't itemize.

So the "swap" really does cost them something in rebuying those shares with cash?	Every charitable gift costs the donor something. The question in creative gift planning is how to lower the cost of each dollar given. For a donor who doesn't itemize, a cash gift beyond the new $1,000/$2,000 non-itemizer deduction produces no tax benefit, so each “cash” dollar given costs a full dollar (that’s the challenge with the standard deduction). The swap changes that because the donor gives appreciated shares instead of cash, which permanently eliminates the capital gain on those shares. Then they use the cash they would have given to buy the same shares back at today's price. Their portfolio looks the same, but the embedded gain is gone and the new cost basis is much higher. The lower the original basis, the more the swap saves compared with simply writing a check. To get the most out of both strategies, the donor would write a check for the first $1,000 (or $2,000 if married) to capture the non-itemizer deduction, which is available for cash only. Use the swap for everything above that.