

PG Calc	YOUR PARTNER IN PLANNED GIVING SUCCESS	2022 Income Tax Rates	
	Rate	Married Filing Jointly	Single
	10%	\$0 - \$20,550	\$0 - \$10,275
	12%	\$20,551 - \$83,550	\$10,276- \$41,775
	22%	\$83,551 - \$178,150	\$41,776 - \$89,075
	24%	\$178,151 - \$340,100	\$89,076 - \$170,050
	32%	\$340,101 - \$431,900	\$170,051 - \$215,950
	35%	\$431,901 - \$647,850	\$215,951 - \$539,950
	37%	\$647,851 and over	\$539,901 and over
		Brackets are adjusted annually for	inflation
			Pa
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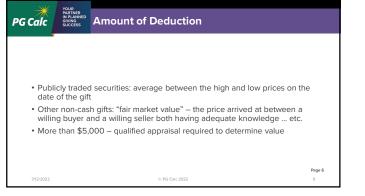
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PG Calc	Effecti	ve Tax Rate vs Mar	ginal Tax Rate	
T;	axable ind	come \$200,000, married fi	ling jointly:	
Taxable Inc	ome	Tax Rate	Tax Due	
the first \$20	,550	10%	\$2,055	
the next \$63,	000	12%	\$7,560	
the next \$94	600	22%	\$20,812	
the last \$21	the last \$21,850		\$5,244	
Total: \$200,	Total: \$200,000		\$35,617	
	Effect	Marginal Tax Rate = 24% ive Tax Rate = 18% (36k/\$2	200k)	
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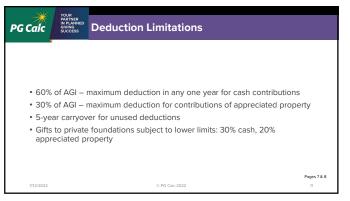
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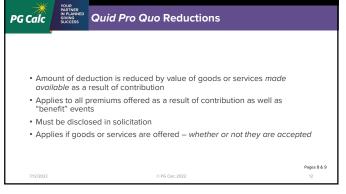
PG Calc	YOUR PARTNER IN PLANNED GIVING SUCCESS	Capital Gains Tax	
• Long • T • Shor	I-term cap axed at p t-term cap axed at o	rofit on sale of an investment ital gain: held more than one year referential rates: 15% or 20% bital gain: held one year or less rdinary income rates	
No 7/12/2022	capital g	ains tax on gift of long-term capital gain property to charity	Pages 4-5 8

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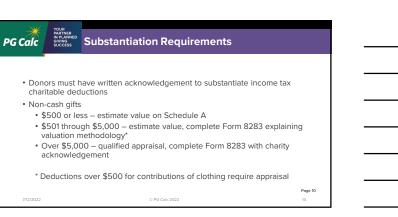


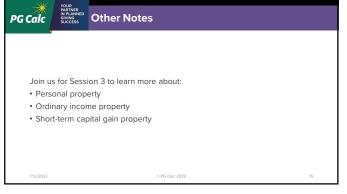
PG Calc	YOUR PARTNER IN PLANNED GIVING SUCCESS	After-tax Cost of a Gif	ť		
	contribu	a donor in the 24% tax bracke ition of \$10,000 either in cash es with a cost basis of \$2.000 (or in appred	ciated	
			Cash	Securities	
		Contribution	\$10,000	\$10,000	
		Income taxes saved	2,400	2,400	
		Capital gains taxes avoided		1,200	
		After-tax cost of gift	\$7,600	\$6,400	
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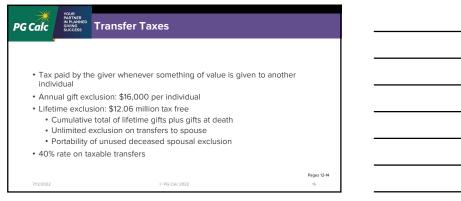




PG Calc	YOUR PARTNER IN PLANNED GIVING SUCCESS	Date of Gift		
			xen depends upon date of gift – surrenders control of the gift	
By ma	By mail		Postmark date	
Delive	Delivered		Date delivered	
Credit	Credit card		Date charge authorized	
Electro	Electronic transfer		Date completed by bank	
Physic	Physical securities		Date delivered in negotiable form	
Broke	rage acco	unt	Date entered into charity's account	
				Page 9
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PG Calc	YOUR PARTNER IN PLANNED GIVING SUCCESS	Transfer Taxes	
		t basis for transfers at death but lifetime transfers c heirs avoid capital gains tax, lifetime recipients mu:	
• Unlir	nited char	itable deduction	
• L • A	ifetime ex nnual exc	an 0.2% of Americans clusion (\$12.06M) adjusted annually lusion (\$16K) adjusted periodically stime exclusion reduced by about half	
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