**Charitable Giving at Death**

1. **Gift Planning in the Current Tax Environment (12 min.)**
2. **Repeal of the Indiana Inheritance Tax**
3. **Top Federal Estate Tax Rate is 40%--second lowest since 2000.**
4. **Federal Estate Tax Exclusion --$5,430,000**
5. **Portability of Federal Exemption Between Spouses**
6. **Simplification of Estate Plans Between Husband and Wife**
7. **Tax Savings Emphasis on Federal Income Taxation—Income in Respect of Decedent (12 min.)**
8. **Funding Charitable Gifts--Utilization of Pension Savings First (12 min.)**
9. **Individual Retirement Accounts—IRA**
10. **401(k) Plans**
11. **403(b) Plans**
12. **Coupling Charitable Remainder Trusts with Taxable Income Distributions (12 min.)**
13. **Charitable Remainder Annuity Trust vs. Charitable Remainder Unitrust—the Differences**
14. **Risk Tolerance of Beneficiaries**
15. **Management Concerns**
16. **Four Tier Income Test and Effect on Income to Beneficiaries**
17. **Future Planning**
18. **Use of Secondary Beneficiary Designations and the Qualified Disclaimer to Plan with Minimal Risk and 20-20 Hindsight (12 min.)**
19. **Pension Assets**
20. **Life Insurance**
21. **Specific Bequests**
22. **The Requirement of a Qualified Disclaimer and How to Use It**