

# Beyond Giving: A Strategic Approach to Philanthropy

A strategic guide to aligning charitable giving with long-term wealth, family, and legacy objectives.



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# Philanthropy Is More Than Giving

For many affluent individuals and families, philanthropy evolves over time.

What may begin as annual charitable donations often becomes a broader conversation about purpose, stewardship, and the long-term impact of wealth.

As financial complexity grows, charitable giving may become more effective when considered alongside investment planning, tax considerations, estate planning, and family governance.

The question often shifts from  
"How much should I give?" to "How can  
my giving reflect what matters most?"



# Structuring Your Giving

There is no single approach to philanthropy. The appropriate structure depends on your goals, the complexity of your assets, desired level of involvement, and legacy objectives.

## **Donor-Advised Funds (DAFs)**

Often considered by individuals seeking:

- Simplicity and administrative ease
- Flexibility in recommending future grants
- An established charitable vehicle without creating a private foundation

## **Private Foundations**

May appeal to families who want to:

- Establish a long-term philanthropic legacy
- Maintain greater control over grantmaking
- Involve multiple generations in charitable decision-making

These structures generally involve greater administrative responsibilities and ongoing compliance requirements.

## **Charitable Trusts**

Certain charitable trusts may help integrate philanthropic goals with broader wealth and estate planning objectives.

Depending on the structure, they may provide opportunities to:

- Support charitable organizations
- Address income planning considerations
- Facilitate the transfer of appreciated assets
- Complement broader estate planning strategies

Because these arrangements are typically irrevocable and involve complex legal and tax considerations, they are generally evaluated with qualified professionals.

## **Key Consideration:**

The most effective giving vehicle is often the one that best aligns with your objectives, not necessarily the most sophisticated one.



# Timing Can Influence Impact

Many philanthropic decisions occur after a major financial event.

In some situations, evaluating charitable strategies before a liquidity event may provide additional planning flexibility.

Examples include:

- Selling a business
- Exercising concentrated equity positions
- Selling highly appreciated real estate
- Receiving significant compensation or bonuses
- Entering retirement

**While tax considerations are rarely the sole motivation for charitable giving, thoughtful timing may help integrate philanthropic goals with broader financial planning.**





# Integrating Giving into Your Wealth Strategy

Strategic philanthropy is often less about isolated charitable decisions and more about creating alignment across multiple aspects of your financial life.

**Consider how charitable planning connects with:**

## **Investment Strategy**

Does your portfolio reflect your values alongside your financial objectives?

## **Family Governance**

Are future generations prepared to participate in charitable decision-making?

## **Estate Planning**

How does philanthropy support the legacy you hope to leave?

## **Measuring Impact**

How will you evaluate the outcomes your giving is intended to achieve?

Rather than treating charitable giving as a year-end activity, many families incorporate it into an ongoing planning process that evolves alongside their financial circumstances.

# Questions Worth Revisiting



**As your wealth evolves, so may your philanthropic priorities.**

Periodic reflection can help ensure your charitable strategy remains aligned with your goals.

Consider asking:

- Has my giving become as intentional as my investing?
- Does my charitable strategy reflect the legacy I hope to create?
- Are my financial, tax, estate, and philanthropic plans working together?
- Am I preparing future generations to carry forward our family's values?

Thoughtful philanthropy isn't defined by the size of a gift, it's defined by the clarity of its purpose.

For many wealthy families, charitable giving becomes most meaningful when it reflects not only financial achievement, but the values they hope to pass forward.

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