

CHARITABLE GIVING STRATEGIES



Our philanthropic specialists will work with you to determine the best giving approach that suits your needs and overall wealth management plan along with the most effective timing of your gifts.

Outright Gifts

There are times when an immediate, one-time gift makes sense to give. You choose the charity you want to support, determine the designation for the gift, and make your gift directly to the organization.

Testamentary Gifts

A gift made upon your death allows you to retain control of the assets and how they will be used during your lifetime, while potentially growing the value of the asset, based on your investment strategy.

Irrevocable Gifts

A gift made through a trust, foundation or donor-advised fund, gives you the flexibility to determine how you would like your money to be used. Some of these gifts can be structured to provide you or others with an income stream.

Charitable Trusts

Charitable trusts allow you to support charitable organizations, in addition to benefiting individuals, while also reducing your income, estate, and gift taxes. Our philanthropic specialists work with your personal attorney to help you decide on the most cost-effective method of donating to charities of your choice.

Charitable Remainder & Annuity Trusts This type of irrevocable trust is designed to reduce taxable income by dispersing income to beneficiaries for a specified period of time and then donating the remainder of the trust to a designated charity.

Charitable Lead Trust This type of irrevocable trust is designed to provide financial support to one or more charities for a period of time with the remaining assets eventually going to family members or other beneficiaries.

Tax-Advantaged Giving Strategies

We will work with you and your advisors to ensure that your philanthropic gifts are given in a tax-advantaged manner whenever possible. Depending on your unique situation and your primary residence location, there may be additional giving strategies to consider.

Qualified Charitable Distributions (QCD)

A QCD is a direct transfer of funds from your IRA custodian, payable to a qualified charity. QCD's can be counted toward your required minimum distribution up to an annual limit per individual. The amount of the QCD is excluded from your taxable income.

Charitable Gift Bunching Charitable gift bunching involves consolidating tax-deductible philanthropic contributions that would usually be made over multiple years into a single tax year.

Donor Advised Funds The fastest-growing charitable giving vehicle in philanthropy, donor advised funds, allow donors to establish and fund the account by making irrevocable, tax-deductible contributions to the charitable sponsor. Donors recommend grants from those funds to charitable organizations.

Our Commitment to You

PWM Philanthropic Services is ready to provide sophisticated solutions tailored to your needs. Please don't hesitate to contact us with any questions. We look forward to working with you.

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Not FDIC Insured	Not Bank Guaranteed	May Lose Value	Not a Deposit	Not Insured by any Federal Government Agency
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