

# Charitable Conversations With Your Clients

## Why talk to your clients about giving?

Philanthropy is a very personal decision. You can help your clients by listening for charitable giving opportunities, explaining options, and suggesting solutions. Significant giving opportunities often arise when clients are making major business, personal and financial decisions. Stanislaus Community Foundation staff can work with you and your clients to recommend the best charitable solution.

Many advisors assume their clients are not charitable or are reluctant to begin a charitable giving conversation with their clients. But according to the Giving USA Annual Report on Philanthropy, 85% of clients want to receive guidance about philanthropy from their advisors and 60% would give more if they were better informed about options and the impact of their contributions. These charitable conversations may help build and deepen relationships with clients and members of the next generation who may be your clients down the road. Stanislaus Community Foundation can play an important role in helping you and your clients achieve their legacy.



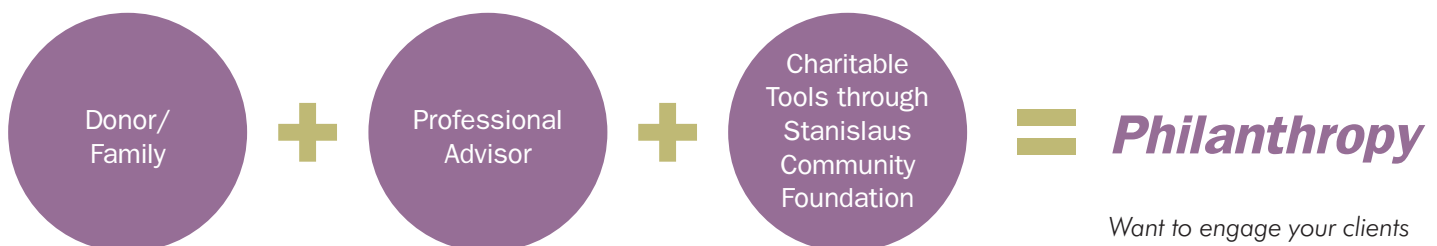
## Benefits for Clients

- **Simplicity** – A fund with Stanislaus Community Foundation is an easy, low-cost alternative to forming and administering a private foundation.
- **Tax Benefits** – Contributions offer maximum federal and state tax benefits in most cases.
- **Flexibility** – We accept a wide variety of gifts including cash, stock and real estate.
- **Community Impact** – Stanislaus Community Foundation staff is deeply involved with the needs in the community and can direct grants to high-impact organizations.
- **Stability** – We have been a trustworthy steward of philanthropic resources since 2002. We are confirmed in compliance with rigorous national standards.
- **Transparency** – Stanislaus Community Foundation's standards for investment performance, donor services and grantmaking are publicly available. Investment decisions are overseen by a volunteer committee with expertise in investment analysis.

## Why partner with us?

- **We serve as an extension of your current practice:** Deepen your service offering to your clients with our charitable expertise and personalized giving vehicles.
- **We help you build stronger relationships:** Your clients will appreciate the charitable impact and tax advantages you help them achieve with Stanislaus Community Foundation.
- **We help you connect across generations:** When you help families establish a fund you begin an ongoing process of involvement with current and future generations.

## PHILANTHROPIC PLANNING



Values-Based Conversations

*Want to engage your clients and pave the way for a long-lasting relationship?*

*Try discussing philanthropic goals.*

# Charitable Solutions

**Year-end tax planning.** Your client just earned a large bonus and wants to give a portion back to the community, but has no time to decide on the most deserving charities. Recommend establishing a donor advised fund through the Foundation for an immediate tax deduction, and the ability to stay involved in recommending uses for the gift for years to come.

**Preserving an estate.** Estate planning identifies significant taxes going to the IRS, but your clients want to direct dollars for local benefit. Stanislaus Community Foundation can work with you and your clients to reduce their taxable estate through a charitable bequest or other planned gift. Your clients' gift will create a legacy of caring in the community that stays true to their charitable intent forever.

- **Plan a simple bequest**

Including a charitable bequest in your clients' wills is a simple way to make a lasting gift to our community. When they make this gift through Stanislaus Community Foundation, we establish a special fund that benefits the community forever and becomes their personal legacy of giving.

- **Bequeath a gift**

Your clients can decide to make a bequest to charity at any age by adding to an existing will or drafting a new one. In doing so, they leave a legacy to our community, while enjoying the assets they need to maintain their current lifestyle. Plus, they're able to distribute some or all of their assets, tax free.

They can give cash, appreciated stocks, or other assets. Some of the most tax-efficient asset types to give through their estate plan come from retirement plan accounts since heirs would be taxed on the income in respect of the decedent (IRD). Through their wills, your clients can choose to give a stated dollar amount, a specific property, a percentage of their estate, the remainder after distributions to other beneficiaries, or they can make their gift contingent on certain events.

- **Charitable remainder trust**

Provide lifetime income today, leave a charitable gift tomorrow. Your clients place cash or property in a trust that pays annual income to them (or someone they choose) for life. After their death, the remainder of the trust transfers to the charitable fund they have selected at Stanislaus Community Foundation. They receive income tax benefits the year they establish their trust.

- **Charitable lead trust**

Make a charitable gift today, preserve family assets for tomorrow. Your clients place cash or property into a trust that pays a fixed amount to Stanislaus Community Foundation for the number of years they select. Once this period ends, the assets held by the trust are transferred to beneficiaries they choose. In some cases, they receive a substantial reduction in federal gift and estate taxes.

**Establishing a private foundation.** Your client is thinking about establishing a private foundation, but is looking for a simpler, more cost-efficient alternative. The Foundation can help you and your client analyze the pros and cons of creating a donor advised fund or a private foundation.

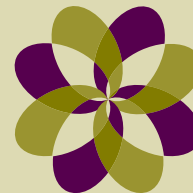
**Closely held stock.** Your client's personal net worth is primarily tied up in a closely held company, but it's important for him or her to give back to the community. Recommend establishing a donor advised fund or planned gift; your client is eligible for a tax deduction measured by the fair market value of appreciated stock (less any planned gift value).

**Sale or disposition of highly appreciated stock.** Your client has appreciated stock and wants to use a portion of the gains for charitable giving, but the identified charities are too small to accept direct stock gifts. Suggest establishing a fund at Stanislaus Community Foundation with a gift of appreciated stock. Your client receives a tax deduction on the full market value, while avoiding the capital gains tax that would otherwise arise from sale of the stock. Your client can even be involved in recommending uses for the gift, including the organizations and programs he or she cares about most.

**Sale of a business.** Your client owns highly appreciated stock in a company that is about to be acquired. The Foundation can work with you to suggest several ways to structure a charitable gift (including the use of planned giving techniques) to help your client reduce capital gains tax and maximize impact to the community.

**Strategic giving.** Your client is passionate about helping meet a specific community need and wants to make a meaningful gift. You and your client can work with our grantmaking experts to understand community needs and programs and then direct gift dollars to make the greatest impact.

**Substantial IRA/401(k) assets.** Your client wants to leave his or her estate to community and family, and has substantial assets in retirement accounts. Stanislaus Community Foundation can help you and your client evaluate the most beneficial asset distribution to minimize taxes, giving more to his or her heirs and preserving charitable intent.



Stanislaus  
Community  
Foundation

Contact Stanislaus Community Foundation with any questions or referrals at 209.576.1608 or visit us online at [www.StanislausCF.org](http://www.StanislausCF.org).