

# Charitable giving benefits



Wealth  
Management

## At-a-glance

Charitable giving can be a powerful financial tool in addition to contributing to an organization or cause you feel passionate about. There are a number of strategies, each with its own advantages and benefits that can be used for effective philanthropy.

With access to RBC Wealth Management trust consultants, independent professional trustees, and charitable entities, your financial advisor can assist with your specific charitable giving plans and guide you through any complexities. Contact your financial advisor today to discuss the benefits of charitable giving.

Charitable giving vehicles	
Type of gift	Benefit
Outright gift	<ul style="list-style-type: none"><li>• Immediate income tax deduction</li></ul>
Will or trust bequest	<ul style="list-style-type: none"><li>• Estate can take income and estate tax deductions</li></ul>
Donor Advised Fund (DAF)	<ul style="list-style-type: none"><li>• Immediate income tax deduction</li><li>• Donor may advise on which charities receive assets over a future timeframe</li></ul>
Private foundation	<ul style="list-style-type: none"><li>• Immediate income tax deduction</li><li>• Donor and descendants have complete control over which charities receive grants</li></ul>
Charitable Remainder Trust (CRT)	<ul style="list-style-type: none"><li>• Immediate income tax deduction</li><li>• Stream of income to non-charitable beneficiary</li><li>• Remove assets from the estate for income and estate tax purposes</li></ul>
Charitable Lead Trust (CLT)	<ul style="list-style-type: none"><li>• Remove assets, which you expect to substantially appreciate in value, from your estate (you pay estate tax on the value of the assets when they are transferred to trust)</li><li>• Donate to charity but ultimately keep trust assets in the family</li></ul>

**Non-deposit investment products: • Not FDIC insured • Not bank guaranteed • May lose value**

This material is not intended to replace the advice of a qualified tax advisor, attorney, and accountant or insurance advisor. Consultation with the appropriate professional should be done before any financial commitments regarding the issues related to the situation are made.

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