



# PROFESSIONAL ADVISOR NEWSLETTER

MONTHLY NEWSLETTER

APRIL 2026 TRENDING TOPIC 1

**YOUR PARTNER IN STRATEGIC PHILANTHROPY PROFESSIONAL  
ADVISORY SERVICES.** Empowering Financial Growth and Community Impact



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Starved Rock Country Community Foundation

 **GREETINGS FROM SRCCF!**

## WE'RE HERE FOR YOU – APRIL 2026 TRENDING TOPICS 1

Hello!

Thank you for the opportunity to work together. We are grateful for the many conversations we continue to have with attorneys, CPAs, and financial advisors as you help your clients navigate charitable planning in a rapidly evolving environment. It is a privilege to support your efforts to align your clients' philanthropic goals with their broader financial and estate plans.

As tax policy and market conditions continue to shift, many of you are seeing new dynamics emerge in your client conversations. Our team is closely monitoring these trends so we can share timely insights and practical ideas to support your work.

Here's what we are covering in April's Trending Topics 1:

–As charitable planning becomes more nuanced, your clients are increasingly falling into two distinct groups. Ultra-high-net-worth individuals are navigating sophisticated, long-term strategies tied to legacy and wealth transfer, while clients earlier in their careers are engaging in charitable giving for the first time, often encouraged by new incentives. Understanding these differences can help you tailor your approach.

Thank you for your continued partnership. Please consider the Starved Rock Country Community Foundation to be your first call whenever the topic of charitable giving arises. We look forward to working with you.

Pamela Beckett, Founder  
Interim CEO

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**SERVING CHARITABLE CLIENTS:  
DUAL STRATEGIES EMERGE**

**As tax laws and market dynamics continue to shift, it is important for attorneys, CPAs, and financial advisors to be aware of two increasingly distinct groups of donors.**

On one hand, the high federal estate tax exemption and new restrictions on itemizing charitable deductions are creating unique needs for your clients whose assets exceed \$30 million.



On the other hand, the new charitable deduction for non-itemizers offers an entry point and incentive for your clients who are just starting out in their careers or still building wealth.

Recent research underscores just how pronounced this divide is becoming. Individuals with a net worth of \$30 million or more—often referred to as ultra-high-net-worth donors—are playing an increasingly outsized role in philanthropy, accounting for a significant and growing share of total charitable giving. At the same time, policy changes are encouraging broader participation at the other end of the spectrum, bringing new donors into the fold even if their initial gifts are modest. The result is a philanthropic landscape that is simultaneously becoming more concentrated and more expansive.

For your ultra-high-net-worth clients, charitable giving is rarely about a single transaction. Instead, it is often deeply integrated into long-term planning around wealth transfer, business succession, and family legacy. These clients may be evaluating complex assets, timing considerations, and multigenerational involvement. Conversations tend to focus on strategy—how philanthropy aligns with identity, values, and long-term impact. The SRCCF can help you navigate these discussions by offering flexible structures, local insight, and support for engaging the next generation in meaningful ways.

By contrast, clients earlier in their wealth-building years—including the children and grandchildren of ultra-high-net-worth clients—may be engaging with charitable giving in a more incremental and exploratory way. The availability of a charitable deduction for non-itemizers creates a new opportunity to introduce philanthropy as part of their financial lives sooner than in the past.

For these clients, the focus is often on establishing habits, identifying causes, and understanding how giving fits alongside other priorities. Even relatively small gifts can serve as the foundation for lifelong philanthropic engagement. (Note that the new deduction for non-itemizers applies only to cash gifts and is not available for gifts to donor-advised funds.)

These two groups are not just separated by wealth—they are operating under different incentives, different planning horizons, and different motivations. As a trusted advisor, recognizing these distinctions can help you tailor your conversations and add value in more meaningful ways. Some clients may benefit from sophisticated planning strategies, while others simply need a clear and accessible entry point.


Here is one final but important point: Regardless of whether a client itemizes or doesn't itemize, pay close attention to clients who are age 70 ½ and over and who own IRAs. Qualified Charitable Distributions are a powerful and tax-advantaged tool for clients to transfer up to \$111,000 per taxpayer (2026 limit) to support favorite causes. What's more, proposed legislation may open the door for your clients to use QCDs to fund their donor-advised funds at the SRCCF. Right now, clients can use QCDs to fund field-of-interest, unrestricted funds, and certain other types of funds with us, but not donor-advised funds.

**As always, the SRCCF is here to support both ends of this spectrum. Whether your client is structuring a complex gift involving closely held assets or taking the first steps toward organized charitable giving, our team can help you identify the right approach. We are honored to be your partner in serving your charitable clients across every stage of their philanthropic journey.**

**STARVED ROCK COUNTRY  
COMMUNITY FOUNDATION**

*Connecting People Who Care  
With Causes That Matter*

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We are honored to serve as a resource and sounding board as you build your charitable plans and pursue your philanthropic objectives for making a difference in the community. This newsletter is provided for informational purposes only. It is not intended as legal, accounting, or financial planning advice. Please consult your tax or legal advisor to learn how this information might apply to your own situation.

**THANK YOU FOR THE OPPORTUNITY  
TO WORK TOGETHER!**

