PROFESSIONAL ADVISOR NEWSLETTER

MONTHLY NEWSLETTER | **JULY 2026 TRENDING TOPICS**

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

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GREETINGS FROM SRCCF!

WE'RE HERE FOR YOU – JULY 2026 TRENDING TOPICS

Hello from the SRCCF!

It's an eventful summer already, with lots going on in the markets! The summertime pace may change for attorneys, CPAs, and financial advisors while clients are on vacation and shifting their schedules—but you may be busier than ever as you address real-time opportunities and gear up for fall transactions and year-end planning. As always, the SRCCF is here to help as you build charitable plans for your clients. We'll also keep you up-to-date on important developments even during this "slower" time of year.

IPOs and charitable clients: Three scenarios for impact

Recent headlines about IPOs and other liquidity events are a reminder that sudden wealth creation can open the door to meaningful charitable planning. The SRCCF is happy to share three scenarios where attorneys, CPAs, and financial advisors can help clients structure gifts to support their favorite causes while strategically addressing timing, taxes, and long-term community impact.

Backdrop required: Informing your work with charitable clients

Effective charitable planning requires more than just technical knowledge. The SRCCF is always happy to be a source for important market context for your work with clients. In particular, recent commentary from industry sources sheds light on the growing nonprofit sector, evolving charitable giving rules, and why philanthropy is increasingly connected to broader financial and estate planning conversations.

Thank you, as always, for the opportunity to work together! We look forward to many conversations in the weeks and months ahead

Pamela

Pamela Beckett, Founder
Senior Director of Philanthropy.

JULY 2026 TRENDING TOPIC 1

01 IPOS AND CHARITABLE CLIENTS: THREE SCENARIOS FOR IMPACT

If you keep an eye on initial public offerings, it's been an exciting few weeks, especially if your clients are involved.

As you work with clients who may hold stock that's going public, or if your clients are considering investing in companies involved in IPOs, be sure to look at all angles of the client's financial and estate plan that may be impacted—including charitable planning.

Indeed, recent headlines are a reminder that initial public offerings can create significant charitable planning opportunities. For example, CNBC's article on SpaceX millionaires and wealth management, The Wall Street Journal's "Tech's Next IPO Wave Promises a Charitable Windfall," and Business Insider's coverage of newly wealthy SpaceX employees all point to the same theme: Liquidity events can quickly turn founders, executives, early employees, and investors into high-net-worth charitable clients.

Of course, for attorneys, CPAs, and financial advisors, the key is to bring up the topic of charitable planning as early as possible—ideally before shares are sold and before clients make irrevocable tax, investment, or estate planning decisions.

You may be curious about how IPOs and charitable planning might come together for your clients and how the SRCCF can help! Consider three scenarios for inspiration:

SCENARIO 1: FOUNDER OR EXECUTIVE WITH HIGHLY APPRECIATED STOCK

A founder or executive approaching an IPO may be holding shares with very low basis and significant expected appreciation. Depending on timing, restrictions, and tax rules, contributing a portion of appreciated shares to a fund at the SRCCF may help your client support charitable goals while potentially reducing exposure to capital gains tax. A donor-advised fund, field-of-interest fund, or designated fund, for example, can allow the client to create a long-term charitable strategy while maintaining flexibility after the IPO dust settles.

SCENARIO 2: EMPLOYEE WITH A SUDDEN WEALTH EVENT

As recent SpaceX coverage illustrates, IPOs can create thousands of newly wealthy employees who may never have needed sophisticated charitable planning before. These clients may be juggling concentrated stock positions, tax liabilities, estate planning needs, and family conversations about wealth. A donor-advised fund at the SRCCF can provide a simple, organized way to set aside charitable dollars in a high-income year and then recommend grants over time as the client becomes more intentional about giving. This strategy is called "bunching."

SCENARIO 3: INVESTOR OR FAMILY SEEKING LEGACY AND MULTIGENERATIONAL COMMUNITY IMPACT

Some clients who benefit from IPO activity may already have significant wealth and want to use the liquidity event to formalize a philanthropic legacy. These clients may be good candidates for multiple charitable funds, such as a donor-advised fund for flexible family grantmaking, a scholarship fund to support education, and an unrestricted or field-of-interest fund to address changing community needs over time. We can work alongside you and your client's full advisory team to align tax planning, family goals, and charitable impact.

Finally, and importantly, what's the common thread across all three scenarios? Timing. Once an IPO, sale, or lock-up expiration is underway, some planning options may be limited. Advisors who ask charitable questions and loop in the team at the SRCCF early can help clients turn a major financial event into meaningful support for the causes they care about.

Please reach out to our team to discuss clients' charitable opportunities related to IPOs, appreciated stock, and anything else related to philanthropy. We are here for you! It is our honor to be your first call on matters of charitable giving.

02 BACKDROP REQUIRED -INFORMING YOUR WORK WITH CHARITABLE CLIENTS

As attorneys, CPAs, and financial advisors, you're dedicated to helping charitable clients navigate technical planning opportunities ranging from donor-advised funds and Qualified Charitable Distributions to charitable trusts and gifts of complex assets.

The SRCCF is here to help, every step of the way!

Tackling the details is important. Effective charitable planning also requires something broader, and that's context. That's why we are committed to keeping you up to date on research and trends that affect philanthropy and related strategies at a macro level. Indeed, charitable planning does not occur in a vacuum; it exists within a rapidly evolving nonprofit sector and a dynamic legislative and regulatory environment.

IN THAT SPIRIT, WE'RE SHARING THREE IMPORTANT TRENDS AND UPDATES:

PHILANTHROPY—INCLUDING YOUR CLIENTS' GIFTS—SUPPORTS A LARGER AND MORE COMPLEX NONPROFIT SECTOR THAN EVER BEFORE.

Charitable giving is going strong! In 2025, Americans contributed an estimated $617 billion to support causes ranging from local nonprofits and places of worship to educational institutions and animal welfare organizations. This fell just short of the record set during a pandemic-related surge in philanthropy, but nevertheless, 2025 represents one of the highest levels of charitable giving ever recorded.

Consistent with that trend, in its recent report, The U.S. Tax-Exempt Sector Explained: The Growing Role of Nonprofits in America, the Bipartisan Policy Center highlights the significant growth of the nonprofit sector over the past several decades. Nonprofits today provide essential services, strengthen communities, advance education and healthcare, and address needs that government and the private sector often cannot meet on their own. This signals an important reminder to advisors that charitable planning is not simply a tax exercise. Helping your clients support charitable organizations can have meaningful implications for communities and local economies well beyond the specific charitable organizations themselves.

CHARITABLE PLANNING TOOLS CONTINUE TO EVOLVE.

PG Calc's recent article, The State of Play: Navigating the Current Landscape of QCD Legislation and DAF Regulations, provides a helpful review of ongoing discussions in Washington surrounding Qualified Charitable Distributions and donor-advised funds. These tools continue to offer valuable planning opportunities for many clients, and the article serves as a reminder that charitable planning strategies are shaped by legislation, regulation, and public policy discussions. Advisors who stay informed about potential changes are often better positioned to help clients adapt as the charitable planning landscape evolves.

CLIENTS INCREASINGLY EXPECT CHARITABLE PLANNING TO BE INTEGRATED INTO BROADER FINANCIAL AND ESTATE PLANNING CONVERSATIONS.

Philanthropy is becoming more sophisticated, more visible, and more interconnected with wealth transfer, retirement planning, tax planning, and legacy goals. A recent article in Financial Advisor Magazine highlighted once again the importance of philanthropy to high net worth families, which in turn means that advisors who work with these clients must be familiar with donor-advised funds and other charitable planning tools. Clients often look to their trusted advisors not only for technical expertise, but also for perspective on how charitable giving fits into their overall financial picture.

The bottom line is that context matters! By working with the SRCCF to stay informed about trends affecting nonprofits, charitable incentives, and philanthropic planning, you can better serve your charitable clients and help them achieve both their financial and estate planning goals and their goals for community impact.

As always, please reach out to us, your partner, the Starved Rock Country Community Foundation anytime!

STARVED ROCK COUNTRY COMMUNITY FOUNDATION

Connecting People Who Care With Causes That Matter

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The team at the community foundation is 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!