Starved Rock Country COMMUNITY FOUNDATION

PROFESSIONAL ADVISOR NEWSLETTER

MONTHLY NEWSLETTER | NOVEMBER 2026 TRENDING TOPICS

YOUR PARTNER IN STRATEGIC PHILANTHROPY PROFESSIONAL ADVISORY SERVICES.

Empowering Financial Growth and Community Impact



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GREETINGS FROM SRCCF!

YEAR-END CONVERSATIONS, AND A CHARITABLE ADVISING TUNE-UP

Hello from the Starved Rock Country Community Foundation!

November is here, and the year-end planning season is in full swing! As you work with clients to wrap up 2026 and prepare for the year ahead, remember that charitable giving can be an important part of the conversation. The SRCCF team is here to help you make the most of these opportunities, strengthen client relationships, and stay on top of trends in philanthropy.

A single question makes it easy to help clients with year-end charitable giving

You're busy, and so are your clients! Fortunately, you don't need to add another meeting to the calendar to uncover charitable planning opportunities. One simple question you're probably already asking can open the door to meaningful conversations about philanthropy, whether a client has retired, welcomed a grandchild, experienced a jump in income, or become more involved in the community.

"Start, stop, and continue": Your charitable advising tune-up

Are you bringing your "A game" to charitable planning? New research reveals some surprising gaps between what advisors think motivates their clients to give and what clients actually say. Plus, recent IRS action offers a reminder to steer clear of aggressive charitable giving arrangements. We are happy to share three practical suggestions for what to start, stop, and continue doing to make philanthropy an even more valuable part of your practice.

As always, thank you for making the SRCCF your first call when charitable giving matters arise in your work. We are honored to serve as a resource and sounding board as you help your clients achieve their financial and philanthropic goals. Please reach out anytime. We look forward to hearing from you!

Pamela

Pamela Beckett, Founder
Chief Philanthropic Officer

NOVEMBER 2026 TRENDING TOPIC 1

01 A SINGLE QUESTION MAKES IT EASY TO HELP CLIENTS WITH YEAR-END CHARITABLE GIVING

The days are getting shorter—and year-end is getting closer! Of course, year-end is always a busy time for financial, tax, and estate planning advisors.



Between reviewing investment portfolios, evaluating tax strategies, and helping clients prepare for the coming year, there's plenty to cover. You may wonder how on earth you'll find the bandwidth to also meet with clients about charitable giving.

Fortunately, charitable giving doesn't have to be a separate conversation. In fact, some of the most productive charitable planning discussions begin with a question you're probably already asking:

"How did your life change in 2026?"

Listen carefully to a client's answer to this question. Does the client mention retirement? Unexpectedly high income? A new grandchild? Joining a favorite nonprofit's board of directors? These are just a few examples of developments that can create opportunities for charitable planning. Here's how:

RETIREMENT

If a client mentions retirement, you could ask: “Do you plan to get more involved with your favorite causes?” This opens the door to helping the client plan for their charitable giving over the next few years, and perhaps even updating an estate plan or beneficiary designation to include a charitable gift through their estate plan to a donor-advised fund at the SRCCF. What’s more, a discussion about retirement is a natural lead-in to helping clients age 70½ or older explore the benefits of Qualified Charitable Distributions (QCDs) from their IRAs. QCDs can’t go to donor-advised funds, but they can support other funds at the SRCCF, such as field-of-interest or unrestricted funds. Reach out to us for more information about QCDs.

HIGH INCOME

If a client mentions that their income was higher this year than expected, it makes sense to ask: “Are you considering increasing your charitable giving?” If the client says yes, you can provide more detail on year-end planning techniques that could help your client achieve their philanthropic goals alongside financial goals. In many cases, the SRCCF offers tools and resources to help achieve these goals, so please reach out to our team.

GROWING FAMILY

If a client tells you about a new grandchild, you could ask: “As your family grows, have you thought about ways to pass along your values and philanthropic priorities to the next generation?” You can go even deeper by suggesting that a donor-advised fund at the SRCCF can provide a structure for involving family members in giving decisions, supporting favorite causes together, and passing along philanthropic values. Our team regularly works with families across generations to make a difference in the community. Please loop us in; we are here to support you as you serve your clients.

EXPANDING COMMUNITY INVOLVEMENT

If a client tells you about joining a nonprofit’s board of directors, you could ask: “Does this new role change how you think about your charitable giving plan?” If the client says yes, the easiest thing to do is suggest bringing the SRCCF into the conversation. “The community foundation is a terrific resource and sounding board for anything related to philanthropy,” you can say. “I’ll reach out to my contact at the SRCCF and suggest that the three of us jump on a 15-minute call or Zoom next week.”

As always, we are happy to help. Whether you’re looking for ideas to start a conversation, exploring a particular charitable planning strategy for a specific client, or anything in between, we’re here to serve as a resource for you and your clients.

02 "START, STOP, AND CONTINUE": YOUR CHARITABLE ADVISING TUNE-UP

The world of tax, financial, and estate planning is changing rapidly.



Indeed, accounting professionals are well aware of these dynamics: 86% expect AI to increase their ability to deliver advisory work over the next 12 months, and 44% want their firms to be known for growth-focused advisory by 2030, according to a 2026 Intuit QuickBooks survey of 725 U.S. accounting professionals.

What's more, philanthropy is becoming central to wealth management, especially as $18 trillion is expected to flow to charitable causes over the next few decades of generational wealth transfer, according to Cerulli Associates, creating opportunities for advisors to connect financial planning with clients' values, family relationships, and legacy goals.

So—are you bringing your "A game" to this opportunity? Here's a quick three-part "start, stop, and continue" tune-up to help you enhance your work with charitable clients.

START ASKING WHAT CLIENTS WANT THEIR GIVING TO ACCOMPLISH.

It can be tempting to begin a charitable planning conversation with tools like donor-advised funds, charitable trusts, QCDs, appreciated stock, and the tax benefits associated with each. But new research suggests that starting with the "why" may be more important.

The 2026 Study of the Philanthropic Conversation from The Philanthropic Initiative (TPI) found a few eye-opening gaps between what advisors think motivates high-net-worth clients and what clients themselves say. Advisors, for example, ranked "being an inspiration for others" as the most common motivation for giving, cited by 51%. Among clients, this factor ranked only 11th out of 12 motivations, at just 24%. In addition, advisors were nearly twice as likely as clients to identify reducing taxes as an important motivation—40% versus 21%. Clients instead put making an impact,

feeling good about giving, and giving back at the top of the list.

IF YOU AREN'T ALREADY DOING SO, START YOUR CHARITABLE CONVERSATIONS WITH A QUESTION: "WHAT WOULD YOU LIKE YOUR CHARITABLE GIVING TO ACCOMPLISH?"

The answer may lead to a tax strategy, a particular giving vehicle, a family conversation, or something else entirely. As always, the team at the SRCCF is honored to be your first call as a charitable giving resource. We can help you explore what matters to your client and then work with you to identify charitable strategies that fit.

STOP STEERING CLIENTS TOWARD "TOO GOOD TO BE TRUE" CHARITABLE GIVING ARRANGEMENTS.

A few months ago, the U.S. Department of the Treasury and IRS issued final regulations identifying certain abusive charitable remainder annuity trust (CRAT) arrangements as "listed transactions," triggering disclosure requirements for certain participants and their advisors.

The specific type of transactions targeted by these regulations generally involve transferring appreciated property to a purported CRAT, selling the property, using the proceeds to purchase a single premium immediate annuity, and then misapplying tax rules in an effort to avoid ordinary income or capital gains taxes. The IRS emphasized that it will continue to scrutinize these arrangements and that failure to comply with required disclosures may result in penalties.

"I doubt I'll ever set up a CRAT in my entire career," you may be thinking. Which may absolutely be the case! The point is that CRAT regulations are just one example in a long line of situations where the IRS has cracked down on abusive charitable giving arrangements. If you are ever tempted to implement trendy and aggressive techniques, stop. Pausing for a moment to call us for a gut check may be a wise move to protect your clients and protect yourself.

CONTINUE BRINGING THE FAMILY INTO THE CONVERSATION.

Here's something you may already be doing—and the latest research offers a compelling reason to keep doing it.

The same 2026 TPI study found that 95% of advisors believe discussing philanthropy is important for building relationships with clients' extended families, up from 71% in 2018. Clients see the value, too: 78% of high-net-worth clients said including extended family members in philanthropic conversations is important. And there is a business-development benefit. Eighty-eight percent of advisors said philanthropic conversations deepen existing client relationships, while 92% said they help establish new relationships.

Meanwhile, ultra-high-net-worth Americans (those with a net worth of $30 million or more) donated approximately $107 billion to charity in 2025, according to Altrata's High Net Worth Philanthropy 2026 report, as reported by InvestmentNews—reflecting the growing importance of philanthropy in

wealth management and estate planning. The same TPI study also reveals a disconnect between clients and advisors: 75% of high-net-worth clients say they would be more likely to select an advisor who is knowledgeable about philanthropy, yet only 45% of advisors say they discuss philanthropy with most of their clients, according to InvestmentNews. As younger generations inherit significant wealth and embrace charitable giving, advisors who incorporate philanthropy into their practices may be better positioned to strengthen client relationships and retain families across generations.

So keep talking about philanthropy—and look for opportunities to widen the conversation. A discussion about the causes a client cares about can provide a natural, low-pressure way to bring children and grandchildren into the room, learn what matters to them, and begin building relationships across generations.

We can help here, too. Whether the goal is involving the next generation, establishing a family giving tradition, or simply helping clients articulate what they want their philanthropy to accomplish, we're happy to join you in the conversation. We look forward to hearing from you!

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!

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