Starved Rock Country COMMUNITY FOUNDATION

PROFESSIONAL ADVISOR NEWSLETTER

MONTHLY NEWSLETTER | OCTOBER 2025 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!

Hello from Starved Rock Country Community Foundation and happy October!

It is hard to believe that the fourth quarter is upon us. We look forward to working with you and your clients as you set in motion charitable giving plans with an eye toward that end-of-year deadline.

Here's what's trending in our world:

–There's already a lot going on in October, and you can add Donor Advised Fund Day to the mix, as well as National Estate Planning Week. Both of these annual events are promoted nationally, and your clients are likely to hear about them. We are happy to offer tips to help you tap the momentum to inspire your clients to update their financial plans, estate plans, and charitable giving strategies.

Thank you so much for the opportunity to work together. We are grateful!

01 TWO REASONS TO CELEBRATE CHARITABLE GIVING AND THREE STEPS TO ENGAGE YOUR CLIENTS

National Estate Planning Week

For many attorneys, financial advisors, and CPAs, estate planning is part of your client conversations every single month, week, and day of the year. You never hesitate to remind clients to update their wills, trusts, and financial plans as circumstances change in their lives.

Even though you remind your clients regularly about the importance of having an updated estate plan, still, estate planning winds up at the bottom of many to-do lists. That's why it is very helpful when clients are motivated by reminders from other sources that validate what you tell them on a regular basis. Such is the case with National Estate Planning Week, which falls between October 20 and 26 this year. This is a great time to check in with clients not only related to the estate plan provisions for distributions to their heirs, but also the provisions in their estate plans to leave a gift to one or more charities.

We are here to help! Here are three suggested steps for making the most of National Estate Planning Week with your clients.

USE THE OBBBA AS AN ICE BREAKER

First, remind clients that the One Big Beautiful Bill Act has changed the landscape for charitable deductions, especially for your clients who have been in a gray area in recent years as to whether or not they itemize their deductions. For high income earners, 2025 presents opportunities to "front load" charitable deductions through a donor-advised fund at SRCCF before the floor and cap kick in next year.

BRIDGE THE CONVERSATION TO ESTATE GIFTS

Second, while you are on the subject of charitable giving, remind your clients that now is a perfect time to check in on their plans to include gifts to charity in their wills, trusts, or beneficiary designations. Clients will appreciate refamiliarizing themselves with the provisions they've already included. If a client has not yet arranged for a legacy gift to charity, and the client makes regular charitable gifts each year, evaluate whether it also makes sense to include an estate gift. Many clients who are very philanthropic during their lifetimes simply have not stopped to consider this idea and will welcome the discussion.

CALL US!

Third, lean on the team at the SRCCF to help your client create a "portfolio" of charitable giving strategies aligned with both the client's charitable intentions as well as the client's estate planning and financial goals. As a client's "home" for charitable giving, our team can customize and coordinate a series of vehicles to achieve a client's charitable goals, including a donor-advised fund to organize giving and help navigate the opportunities triggered by the One Big Beautiful Bill Act, a designated fund to receive Qualified Charitable Distributions for clients who are over 70 ½, annual support for the SRCCF's initiatives, and documenting your client's intentions for an estate gift to the SRCCF.

02 DONOR ADVISED FUND DAY 2025

There's more to celebrate!

Attorneys, CPAs, and financial advisors who work with charitably inclined clients should know about DAF Day 2025 on October 9 because it highlights the powerful role donor-advised funds (DAFs) play in philanthropy.

Take advantage of this national moment and timely opportunity to introduce your clients to the idea of establishing a donor advised fund with the SRCCF. Of course, donor advised funds are known for helping your clients streamline giving, maximize charitable deductions, and align with estate and tax planning strategies.

What's even better, though, is that when your clients set up a donor advised fund with us, they are tapping into a well-respected, dedicated local resource that has its finger on the pulse of our community's needs and which charities are addressing them. Our team is here to help you strengthen your client relationships and ensure that your clients' philanthropy is both meaningful and strategically effective through not only donor advised funds, but many, many other vehicles to achieve clients' estate planning and their community impact goals.

We look forward to working with you and your clients in October … and in every single month of the year. Thank you for your partnership.

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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