Starved Rock Country COMMUNITY FOUNDATION

PROFESSIONAL ADVISOR NEWSLETTER

MONTHLY NEWSLETTER | SEPTEMBER 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 – SEPTEMBER 2026 TRENDING TOPICS

Hello from the Starved Rock Country Community Foundation!

Fall is just around the corner, bringing with it a busy season for attorneys, CPAs, and financial advisors. Estate planning conversations are picking up, year-end tax planning is beginning to come into focus, and clients may be looking more closely at the assets they own and the charitable goals they hope to accomplish.

Estate planning: Go beyond the thirteen magic words

National Estate Planning Awareness Week is coming up in October, and charitable giving has been part of its focus from the very beginning.

We're highlighting thirteen simple words that can open an important conversation with your clients—and looking at why recent research suggests advisors should not stop with the first question.

What happens if your client wants to give government securities to charity?

Not all government securities are created equal when it comes to charitable giving. Learn why marketable Treasury securities and savings bonds can present very different charitable and tax planning considerations—and why identifying exactly what your client owns is an important first step before taking action.

Thank you, as always, for the opportunity to work together. We look forward to helping you and your clients turn charitable intentions into thoughtful plans throughout the busy fall planning season ahead.

Pamela

Pamela Beckett, Founder
Senior Director of Philanthropy.

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01 ESTATE PLANNING: GO BEYOND THE THIRTEEN MAGIC WORDS

In 2008, the U.S. House of Representatives adopted a resolution supporting the designation of National Estate Planning Awareness Week, observed each October.

You've likely heard of this, and you may know that October 19 through 25 is the week in 2026. Chances are, though, you've not recently (or ever) looked at the actual resolution. The preamble outlines several reasons why estate planning deserves this annual spotlight.

HERE ARE THREE WORTH NOTING:

—"Whereas careful estate planning can greatly assist Americans in preserving assets built over a lifetime for the benefit of family, heirs, or charities."

—"Whereas estate planning involves many considerations, including safekeeping of important documents, documentation of assets, operation of law in the various States, preparation of legal instruments, insurance, availability of trust arrangements, charitable giving, inter vivos care of the benefactor, and other important factors."

—"Whereas alternatives to disposition of assets after death, such as planned gift-giving, may accomplish a benefactor's goal of providing for his or her family and favorite charities."

What's especially noteworthy is the intentional inclusion of charitable giving throughout the resolution. For attorneys, CPAs, and financial advisors, National Estate Planning Awareness Week is a good time to remind yourself to ask each client a question that can open an important dialogue sometimes overlooked in the estate planning process:

"Are there charitable causes you would like to include in your estate plan?"

Sounds simple, right? It's just thirteen words. Still, advisors may not address charitable giving as consistently or thoroughly as clients would like, according to the 2026 TPI Study of the Philanthropic Conversation, which surveyed high-net-worth clients and wealth advisors, trust and estate attorneys, accountants, and other tax professionals.

Here's what stands out in the findings:

> —80% of HNW clients agreed that advisors have an obligation to engage them in conversations about charitable activity.
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> —93% of clients who discussed philanthropy with advisors considered the advisor's role important.
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> —While 99% were satisfied overall, only 61% reported being very satisfied with charitable planning discussions.

The key takeaway: There's room to go deeper! Keep in mind that even clients who have never thought of themselves as philanthropists may welcome the opportunity to fully discuss and structure their charitable intentions beyond their lifetimes, such as through a charitable bequest to a fund at the Starved Rock Country Community Foundation, or by naming us as the beneficiary of retirement assets. Raising the subject in more than a cursory way can also lead to broader conversations about family, values, getting the next generation involved, and legacy—conversations that deepen your understanding of what matters to your clients.

So ask the thirteen-word question—"Are there charitable causes you would like to include in your estate plan?"—but don't stop there. If the client answers "yes," listen closely to what they say. A smart next step in the conversation is to suggest that you involve the SRCCF team as a sounding board. Our experienced professionals are here to help you and your client review giving vehicles and approaches that align with the client's intentions while you continue to guide the overall legal, tax, and financial planning.

We want to be your first call whenever the subject of charitable giving arises with a client. Indeed, five of our favorite words to hear from tax and estate planning advisors are "Could you help us with …" We look forward to hearing from you!

02 WHAT HAPPENS IF YOUR CLIENT WANTS TO GIVE GOVERNMENT SECURITIES TO THE SRCCF?

Every day, we work with attorneys, CPAs, and financial advisors to help clients support the charities and causes they care about.

Often, those conversations involve gifts of appreciated noncash assets—and this is great because of the potential tax benefits. Appreciated stock may be the first noncash asset that comes to mind, but a client's portfolio can include many other types of investments that deserve a closer look when charitable giving is part of the plan.

Government securities are a good example. Although clients may think of these investments as a single asset category, "government securities" actually encompasses a surprisingly broad range of holdings, including Treasury bills (T-bills), Treasury notes, Treasury bonds, Treasury Inflation-Protected Securities (TIPS), Series EE and Series I savings bonds, and securities issued by federal agencies and government-sponsored enterprises.

WHY DOES THAT MATTER FOR CHARITABLE PLANNING? IT MATTERS BECAUSE NOT ALL GOVERNMENT SECURITIES ARE CREATED EQUAL WHERE CHARITABLE GIVING IS CONCERNED. HERE ARE A FEW POINTS TO KEEP IN MIND:

—Government securities can differ significantly in how they generate income, whether they are marketable or transferable, how they are valued, and how their interest or appreciation is taxed. As a result, a charitable strategy that works for one type of government security may not work for another. And even when a government security can be transferred directly to charity, the tax results may be quite different from those associated with the more familiar gift of appreciated stock.

—This dynamic is especially striking when comparing marketable Treasury securities, which may be transferable to charity, with savings bonds, which present very different transfer and income tax issues and may be more interesting in estate planning than as lifetime charitable gifts.

—Marketable Treasury securities may be used for charitable giving, but advisors will want to look carefully at the particular security before recommending a strategy. Transfer and charitable acceptance considerations come into play, as do valuation and tax considerations. The security's holding period, basis, fair market value, and the character of its return can all be relevant because Treasury securities may generate interest or original issue discount rather than the long-term capital appreciation that makes gifts of highly appreciated stock such a familiar charitable planning technique.

—Savings bonds present an even more distinctive situation. Unlike appreciated stock, savings bonds generally are not well suited to a straightforward lifetime charitable gift because transferring the bonds may trigger recognition of previously deferred interest.. Series EE and Series I savings bonds accumulate interest that is subject to federal income tax, and many owners defer reporting that interest until the bonds are redeemed or mature. If a client simply cashes in savings bonds during life and then contributes the proceeds to charity, the client generally recognizes the accumulated interest. In other words, the strategy does not offer the same tax advantage that may be available when a client contributes appreciated publicly traded stock directly to charity.

—This does not mean savings bonds should be ignored in charitable planning. Quite the opposite: They may be especially interesting in the overall context of a client's estate plan. This is because accumulated interest on savings bonds can constitute income in respect of a decedent, or IRD. That means leaving savings bonds to individual beneficiaries can carry an income tax consequence in addition to transferring the underlying asset. That IRD characteristic can make savings bonds worth considering in charitable estate planning because a qualified charitable organization generally is not subject to federal income tax on income it receives in furtherance of its exempt purposes. For a client who has held savings bonds for many years, this creates a good reason to identify those assets during the estate planning process and consider whether they may be better suited for charitable purposes than other assets the client intends to leave to family members.

The larger lesson is one advisors encounter frequently in charitable planning: The asset matters! Two investments that look similar on a client's balance sheet can produce very different tax and charitable planning results.

For all of these reasons and more, the Starved Rock Country Community Foundation team welcomes a call early in the process. If your client owns Treasury securities, savings bonds, or other noncash assets and has charitable intentions, please reach out before the client takes action. We are happy to work alongside you to explore whether the asset can be accepted, how a potential gift might be structured, and how the SRCCF can help your client achieve charitable goals while you and the client's other advisors address the legal, tax, and financial considerations.

Thank you for the opportunity to help you serve your clients!

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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