



Wealth
Management



Philanthropic Advisory Services

RBC Family Office Services

Make a difference for the causes and organizations you care about. Discover how a structured plan for charitable giving can encompass your values and complement your wealth and legacy planning.

Giving is the very essence of our humanity; it's a deeply personal expression of one's beliefs and values.

Charitable giving is a powerful way for you to create a legacy and carry your family name into the future. It is a unique, highly personal and rewarding experience; there are no right or wrong decisions when it comes to the focus and purpose of your giving — it's about finding the right fit for you and your goals.

Charitable giving is also an effective financial tool as part of tax management and estate planning. Along with your RBC advisor, the Philanthropic Advisory Services team can help you include charitable giving as part of your overall wealth plan.

Philanthropic Advisory Services is one of the services offered through RBC Family Office Services, a team of financial planning, Will and estate, business owner and taxation specialists that support advisors within RBC Wealth Management Canada and RBC Private Banking.

Integrating charitable giving into key wealth planning events

Supporting causes and organizations you care about can happen throughout your lifetime. Perhaps this may start with volunteering your time on a weekend or making a donation to support a friend who is fundraising for a cause they believe in. You may also want to bring more intention and strategy to your giving. The Philanthropic Advisory Services team can be a beneficial resource to help you incorporate a more strategic charitable giving plan into your life, including during:

- A sale of business
- An inheritance or other financial windfall
- Estate and legacy planning
- Family values-sharing and succession planning



Identifying the best assets for your charitable giving

You've worked hard and invested carefully to achieve financial success. Together, with your RBC advisor, the Philanthropic Advisory Services team can help define and plan your giving and your legacy.

We'll guide you through philanthropic tools and strategies — some offering tax advantages — to help you plan for and schedule your charitable giving. This may include exploring what assets to give, such as:

- Appreciated securities
- Life insurance
- Shares acquired through employee stock options
- Flow-through shares

And the structure of your gifts, including:

- Giving directly to charity
- Contributing to a donor-advised fund, including the RBC Charitable Gift Program
- Creating a private family foundation

While supporting your philanthropic passions, your RBC advisor can work with your qualified legal professionals to update your estate planning documents. We'll also work with your qualified tax professionals to determine the suitable tax strategies for your charitable giving.

Defining your charitable giving strategy

Your charitable giving may involve everyone in your family, from grandparents to grandchildren. Or, perhaps you're embarking on this journey as a couple, or maybe alone. The Philanthropic Advisory Services team and your RBC advisor



can work with you to incorporate giving into your overall plans in a way that's personalized for your goals and that can evolve over time. The Philanthropic Advisory Services team can help clients in several areas, including:

- Creating a charitable giving mission statement, informed by your values and the causes you care about
- Establishing a charitable giving budget
- Learning how to identify and vet effective charities that align with your strategy
- Effectively engaging others in your charitable giving

To book an appointment with a Philanthropic Advisory Specialist, please contact your RBC advisor.