



Wealth  
Management



# Philanthropic Advisory Services

RBC Wealth Management 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. It's the very essence of our humanity; 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 Wealth Management Services, a team of financial planning, will and estate, business owner and taxation specialists that supports advisors within RBC Wealth Management Canada and RBC Private Banking.

## Developing your personalized giving plan

You've worked hard and invested carefully to achieve financial success. When you feel strongly about including charitable giving in your life, giving back to the causes or organizations that are meaningful to you can be an integral part of your wealth planning. Together, with your family, 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. These include assets such as:

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



We'll guide you through philanthropic tools and strategies to help you plan for and schedule your charitable giving.

And giving vehicles such as:

- Contributing to a donor-advised fund, including RBC's Charitable Gift Program
- Establishing a charitable trust
- 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 plan.

### **Defining your charitable giving strategy**

For your family, charitable giving may involve everyone from grandparents to grandchildren. The Philanthropic Advisory Services team and your RBC advisor can work with the entire family to incorporate giving into your overall plans, in a way that's personalized for your goals and that can evolve over time. This gives you a chance to connect with your children and grandchildren to identify a common mission for the family wealth, building charitable values that can extend across generations.

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