

Planned Giving: Turning Philanthropic Intent into Lasting Impact



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Many successful individuals and families share a common goal: making a meaningful difference in the lives of others. While charitable giving can take many forms, planned giving offers a strategic approach that allows families to support the causes they care about while aligning with broader tax, estate, and wealth-transfer objectives.

For families focused on preserving wealth across generations, planned giving can be a powerful tool for creating both personal and financial impact.

What Is Planned Giving?

Planned giving refers to charitable contributions structured as part of an individual's overall financial, tax, or estate plan. Unlike a one-time donation, planned gifts are often integrated into long-term wealth strategies and may provide benefits to both the donor and the charitable organization.

These arrangements can take many forms, including:

- Bequests through a will or trust
- Charitable remainder trusts
- Charitable lead trusts
- Gifts of appreciated securities
- Retirement account beneficiary designations
- Life insurance gifts
- Donor-advised funds
- Gifts of closely held business interests or other complex assets

Each approach carries unique considerations related to income taxes, estate taxes, cash flow, and family goals.

Why Planned Giving Matters

Families often find themselves balancing multiple priorities: caring for loved ones, preserving wealth, minimizing taxes, and supporting charitable causes that reflect their values.

A thoughtful, planned giving strategy can help address all of these objectives simultaneously.

Potential benefits may include:

Creating a Lasting Legacy

Many donors view philanthropy as an extension of their family's values. Planned giving allows individuals to create a lasting impact that extends well beyond their lifetime while involving future generations in charitable decision-making.

Enhancing Tax Efficiency

Certain charitable giving strategies may generate income tax deductions, reduce capital gains taxes, or help mitigate estate tax exposure. When integrated into a broader wealth plan, charitable gifts can become an effective component of an overall tax strategy.

Supporting Succession and Estate Planning Goals

Planned giving often complements estate planning discussions. Whether passing a family business to the next generation, transitioning investment assets, or distributing a family estate, charitable strategies can help families meet both personal and financial objectives.

Strengthening Family Engagement

Philanthropy can serve as a meaningful way to engage multiple generations in conversations about values, stewardship, and long-term family vision. Many families find that charitable initiatives create opportunities for collaboration and shared purpose.

Common Planned Giving Strategies

While every family's situation is unique, several strategies are frequently considered as part of a comprehensive wealth plan.

Donor-Advised Funds

A [donor-advised fund \(DAF\)](#) allows individuals to make a charitable contribution, receive an immediate tax benefit, and recommend grants to charitable organizations over time. This can be an efficient option for families looking to simplify charitable giving while maintaining flexibility.

Gifts of Appreciated Assets

Contributing appreciated securities or other qualifying assets directly to charity may help donors avoid capital gains taxes while receiving a charitable deduction based on the asset's value.

Charitable Trusts

[Charitable remainder trusts and charitable lead trusts](#) can provide opportunities to support charitable organizations while also addressing income needs, wealth transfer goals, or estate planning considerations.

Planned Gifts Through an Estate

Including charitable organizations in estate documents allows families to support meaningful causes while creating a legacy that reflects their personal values and priorities.

Starting the Conversation

The most effective planned giving strategies begin with a simple question: What impact do you want your wealth to have?

The answer often extends beyond financial considerations. For many families, philanthropy is about creating opportunities, strengthening communities, supporting meaningful causes, and leaving a lasting legacy.

Because planned giving involves a combination of tax, estate, financial, and philanthropic objectives, it is important to evaluate opportunities as part of a coordinated planning process. Collaborating with experienced advisors can help ensure charitable goals align with a family's broader wealth strategy.

How Dean Dorton Can Help

At Dean Dorton, our Family Office professionals work alongside clients and their advisors to evaluate charitable giving opportunities within the context of their overall financial picture. By integrating tax planning, estate considerations, wealth management strategies, and philanthropic objectives, we help families develop thoughtful approaches designed to support both current and future generations. **Our Family Office Services team can also help implement charitable gifts and manage related back-office tasks, including coordinating documentation, transactions, record keeping, and communications with advisors and charitable organizations.**

Whether you're exploring a first charitable gift strategy or refining a long-standing family legacy plan, intentional planning can help transform generosity into lasting impact. [Contact us to start the conversation.](#)