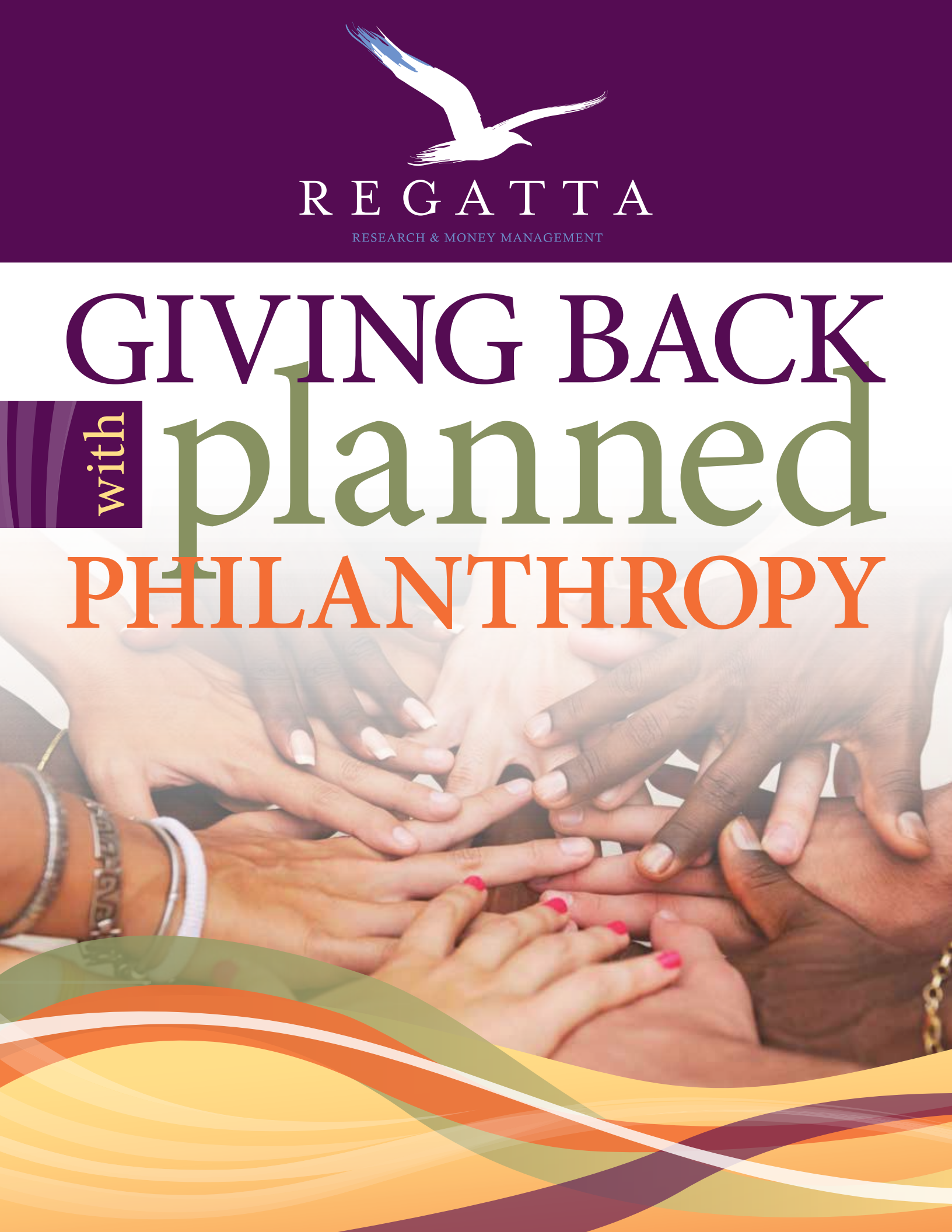
REGATTA

RESEARCH & MONEY MANAGEMENT

GIVING BACK with planned PHILANTHROPY



Success in life is about more than amassing wealth. It's about the conscious legacy you leave behind for your loved ones, community, and society. We created this special report to share some of the financial and social benefits of a proactive approach to philanthropy.

STRATEGIES FOR creating change THROUGH YOUR LEGACY

introduction

Success in life is about much more than wealth. Giving back to your community and supporting your values through the gift of your resources and time is an extraordinary way to consciously define your family's legacy. Affluent Americans are becoming more strategic about their giving and want to engage more with nonprofits in their areas of focus. "High impact giving" is becoming increasingly popular among American donors who want to ensure that their gifts are being used properly and who want to measure the effectiveness of their donations.

Planned giving allows you to combine your charitable goals and values with your personal financial strategies. Working with a professional to include philanthropy in your financial objectives can help you develop an approach to giving that's right for your family and your personal values.

We developed this special report to help you understand how philanthropic planning can help you create a stronger legacy and increase the impact of your giving.

why IS PHILANTHROPIC PLANNING IMPORTANT?

Planned giving benefits both donors and the charitable organizations they choose to support. Today's world is complex and many important issues require informed solutions to address. Planning your giving allows you to educate yourself about causes and issues and develop relationships to ensure that your gifts make the greatest impact on the problem you're trying to address.

"To know even one life has breathed easier because you have lived – that is to have succeeded."
– Ralph Waldo Emerson

PHILANTHROPIC PLANNING *benefits* CHARITIES

Charities can plan more efficiently and fulfill their missions more effectively when they can be secure in their funding sources.

Charity Navigator, an independent charity evaluator that rates nonprofits based on financial transparency and accountability, has found that most highly successful charities spend as little as possible on fundraising and marketing activities. By establishing a long-term relationship with a charity, you can help reduce the amount of time, money, and energy required to raise funds and help them get back to supporting the cause. Establishing a relationship with a charity can also help you influence their mission and motivate them to achieve goals in order to receive more funding.

Americans are some of the most generous people in the world. Collectively, Americans donated over $335 billion to charity in 2013.

Source: Giving USA 2014 via Charity Navigator

Think about the long-term impact of your philanthropy. Responsible giving requires due diligence and a good match between your values and a charity's mission.

PLANNED GIVING benefits DONORS

Philanthropic planning can work effectively as part of an overall financial strategy because it allows you, the donor, to set goals for your giving. When donors only give in response to solicitations from charities, they allow others to determine how and when money is given. If you were to review your past gifts, what pattern would emerge? Has your gifting been intentional and driven by your passions and values? Or has it been largely motivated by external solicitations from friends, family, and charities?

Planning your charitable activities also helps you ensure that your money is being used as you intended and that your gifts make the most impact. The planning process also helps you take a proactive approach to charitable work by allowing you to do the due diligence needed to understand a cause or problem, and identify the major organizations committed to making a difference. By developing an informed understanding of the issues, you can take control of your financial relationship with organizations and become a strategic partner as well as a financial contributor.

Including charitable giving as part of your overall financial objectives can also potentially reduce your tax burden. While most people give to charity for non-financial reasons, it's important not to ignore the potential tax benefits. By thinking proactively, it may be possible to identify tax-efficient strategies that are able to increase the amount of money you make available for your philanthropic goals.

Our firm is committed to supporting our community through philanthropy.

USE PHILANTHROPY TO support YOUR PERSONAL VALUES

A personal or family mission statement can help you define your family's core values and clarify your philanthropic goals. Attached to this report is a worksheet that will help you and your family explore your personal values and connect them to the charitable causes that are close to your heart. We recommend that you complete the worksheet together and bring it when you meet with your financial professional.

Philanthropy doesn't have to be all about money. Many retirees make valuable contributions of time to support the causes they love. The benefits of volunteering can be manifold: increased wellbeing, new relationships, community engagement, and the joy of knowing that you have made a difference in the world.

BECOME A SAVVY AND engaged PHILANTHROPIST

Many Americans are becoming savvier about their giving and want to know that their donations are making a difference. One of the ways in which organizations are judged is by their financial efficiency. According to Charity Navigator, highly ranked nonprofits spend an average of 65% or more of their annual budget on program expenses (actually delivering on their mission), less than 15% on administrative expenses, and less than 10% on fundraising expenses.[1] While individual organizations may certainly deviate from these norms for very good reasons, make sure you understand how every dollar you donate is being used. As a donor, you should encourage transparency in organizations by asking them to make their financial statements publicly available.

ABOUT PHILANTHROPY IN THE U.S.:

key facts

95% of wealthy Americans donate to charity

89% donate their time and talents

71% of wealthy donors use strategies to guide their philanthropy

81% have a specific focus to their giving

40% of wealthy donors consulted a professional to help guide their giving

33% of wealthy donors involve children and grandchildren in making giving decisions

51% of next generation family members learned their philanthropic values from the personal giving of family and friends

2012 Bank of America Study of High Net Worth Philanthropy

OPTIONS FOR giving

Here are a few of the most common ways to give through charity:

A scholarship at your alma mater or a school of your choice can allow you to make a major impact on the future of future generations of students.

Sustaining donations allow you to provide regular support to charities without the financial burden of a large donation.

A donor advised fund allows you to leverage professional management while choosing when and how to make charitable donations.

A charitable remainder trust is a tax-exempt trust that can make payments to you over your lifetime and distribute the remainder to charitable interests.

Life insurance can allow you to keep your assets while benefiting charitable causes after your death.

SHOULD I GIVE NOW or GIVE LATER?

Our clients often ask us whether they should give money to charitable causes now or include charitable gifts in their estate. Deciding when to make a philanthropic gift is a very personal decision that is based on a number of variables, including your overall financial health. A qualified financial professional can help analyze your personal situation and develop philanthropic strategies to meet your needs.

GIVING now ALLOWS YOU TO:

- Actively participate in charitable activities and manage your donations.
- See the positive effects your philanthropy has on the causes you care about.
- Establish an active culture of philanthropy in your family and build family bonds.
- Engage with an organization and make your mark on its mission.

GIVING later ALLOWS YOU TO:

- Keep control of your assets as long as you need.
- Take advantage of potential market growth opportunities.
- Gather information over time on what charitable interventions are most successful.

HOW CAN WE support YOUR PHILANTHROPIC GOALS?

Our expertise extends the creation of basic financial strategies. We work with our clients to move beyond immediate financial needs and discover their higher purposes. Our goal is to help you and your family define your personal values and support you during your philanthropic journey. We can help you:

- Explore your values and create a family mission statement.
- Identify the right structure for your giving and create a philanthropic strategy that fits your needs.
- Understand how planned giving can fit into your existing financial strategies.
- Develop your personal legacy and a vision for your family's future.

In our experience, one of the greatest benefits of working with a financial professional is the reassurance of knowing that you have a team of passionate experts at your side. Through our network of internal and external professionals, we can help you identify charitable partners and conduct due diligence to help ensure your gifts are being used as effectively as possible.

RESOURCES FOR FURTHER READING: *Inspired Philanthropy* by Tracy Gary is an engaging resource for understanding how to incorporate charitable giving and philanthropy in your family's legacy.

next steps

We hope that you've found this report to be useful. Whether you're already actively engaged in philanthropy or are considering it for the first time, thinking about the ideas we've presented here can help you make more effective and satisfying choices in your giving.

When you're ready to put your values into practice, we encourage you to reach out and give us a call so that we can work together to incorporate philanthropy into your current financial strategies and start building your charitable legacy. Charity is one of our most cherished personal values and we truly enjoy supporting our clients as they in turn help others. If you have any questions about philanthropic planning or any other personal aspirations, please give our office a call, we'd be delighted to hear from you.

Sincerely,

Regatta Research & Money Management LLC

Footnotes, disclosures and sources:

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[1] http://www.charitynavigator.org/index.cfm?bay=content.view&cpid=48#.VAWNRLySxsI

REGATTA

RESEARCH & MONEY MANAGEMENT

New Orleans, LA
Phone: 504-831-4636
Fax: 504-831-8936
2121 N. Causeway Blvd
Suite 257
Metairie, LA 70001

Baton Rouge, LA
Phone: 225-291-2502
Fax: 225-291-7950
17425 Jefferson Hwy
Suite C
Baton Rouge, LA 70817

Houston, TX
Phone: 713.955.4636
Fax: 713.583.0021
1700 Post Oak Blvd 2 Blvd Place
Suite 600
Houston, TX 77056

Boca Raton, FL
Phone: 305.390.0466
Fax: 305.390.0431
1200 N. Federal Hwy
Suite 200
Boca Raton, FL 33432

www.regattaresearch.com