

# Giving thanks through giving back

## 5 charitable strategies that make a difference

As gratitude takes center stage this season, many families are finding new ways to turn thankfulness into lasting impact. Philanthropy can be a powerful way for you to express appreciation, strengthen shared values and create positive change.



It can also be part of a well-rounded wealth plan—helping reduce taxes, support loved ones and create a legacy that reflects what matters most. Many families also choose to involve their children and grandchildren, helping instill shared values and a lifelong sense of giving.

### Choosing the right charitable approach

There's no single path to generosity. The ideal strategy depends on your goals, assets and how you want to structure your giving over time. Whether you want to give now, create ongoing support for the causes you value or plan for future generations, several charitable vehicles can help you accomplish your goals.

### 1. Private foundations

A private foundation offers full control over charitable decisions, investments and governance. Though it requires annual distributions and ongoing administration, many families view a foundation as a way to create an enduring legacy and involve children or grandchildren in the process.

### 2. Donor-advised funds (DAFs)

A **donor-advised fund** provides flexibility without the administrative lift of a foundation. Donors can contribute cash or appreciated assets, receive an immediate tax deduction and recommend grants to charities over time. It's a simple way to make giving part of your financial routine while staying intentional about where and when you give.

### 3. Charitable trusts

**Charitable trusts** can help balance giving with family support. They allow you to structure your generosity in a way that benefits both your loved ones and the causes you care about.

A charitable remainder trust (CRT) lets you donate appreciated assets to an irrevocable trust that provides income to you or your beneficiaries for a set period or for life. When the term ends, the remaining assets go to your chosen charity. This approach can help reduce current and future taxes, provide ongoing income and ensure your charitable goals continue well into the future.

A charitable lead trust (CLT) works in the opposite way. The trust provides income to charitable organizations for a defined period, after which the remaining assets transfer to your heirs—often with reduced estate or gift tax exposure. This can be a powerful way to make a difference today while still preserving wealth for the next generation.

Both approaches can help maximize the reach and effectiveness of your philanthropy while minimizing the burden of taxes.

### 4. Using retirement assets for charitable giving

Retirement accounts can also play a role in your charitable strategy. For many, they represent one of the most tax-efficient ways to give—both during retirement and as part of a legacy plan.

One of the most straightforward options is the qualified charitable distribution (QCD). For those age 70½ or older, donating directly from an IRA to a qualified charity can be a simple and effective way to give. In 2026, you can donate up to \$111,000 per person, with that limit indexed for inflation in future years.

QCDs can satisfy **required minimum distributions** (RMDs) while excluding the amount donated from taxable income. This can make them a valuable tool for retirees who want to support causes that are important to them without increasing their tax burden.

Another approach is naming a charitable remainder trust (CRT) as an IRA beneficiary. The trust receives the IRA proceeds, provides income to your chosen beneficiaries for a period of time and then directs the remaining assets to charity. This strategy can help manage taxes on inherited retirement accounts, provide a steady income stream for loved ones and ensure your charitable intentions continue for years to come.

### 5. Donating appreciated securities

Donating highly appreciated securities can also be an effective way to give. By gifting stocks or other appreciated assets directly to a charity, you can avoid capital gains taxes while also receiving a charitable deduction for the full fair market value of the asset. It's a strategy that can help maximize both the tax advantages and philanthropic impact of your gift.

### Plan ahead for meaningful giving

The end of the year is a great time to think about the strategies you want to have in place for the year ahead—so your philanthropic efforts can be intentional, effective and aligned with your goals. It's also an opportunity to catch up on charitable gifts you planned to make earlier in the year, which can help reduce your taxable income before year-end.

Some charitable strategies, such as private foundations and charitable trusts, take time to design and establish. They're best approached as part of a long-term plan rather than a year-end activity.

The **One Big Beautiful Bill Act (OBBBA)** of 2025 included several changes for 2026 and beyond. Under the new rules, only charitable gifts that exceed 0.5% of your adjusted gross income qualify for an itemized deduction. The tax benefit for deductions has also been capped, which reduces how much you can write off per dollar donated.

Because of these changes, it may make sense to accelerate or "bunch" charitable gifts you already plan to make in the future, while current rules still allow for greater flexibility and benefit.

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## Turning intentions into action

This season of gratitude is the perfect time to reflect on the legacy you want to shape. With the right plan in place, your generosity can help create lasting good—for your family, your community and the causes that mean the most to you.

Your wealth advisor can help you design a customized charitable giving strategy that aligns with your time horizon, priorities and objectives to bring your charitable goals to life. Together, you can make the most of your giving for all the years ahead.



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The tax treatment of charitable contributions varies based on individual circumstances and is subject to change with future tax law revisions. Eligibility for tax benefits depends on the type of contribution and the recipient organization's IRS-qualified status. The amount of deduction available for contributions of appreciated assets may be limited by IRS rules.

Charitable trusts and other planned giving strategies may involve complex legal arrangements that should be established with assistance from qualified legal and tax professionals. Mariner does not provide legal advice.

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