



Client First Capital

# Charitable Giving Planning



Building Family  
Legacy & Impact

[www.clientfirstcap.com](http://www.clientfirstcap.com)



We recognize that charitable giving is an important aspect of a family's legacy, and we work with clients to help map out the steps toward realizing their charitable giving goals.

## 01 GOAL SETTING

At Client First Capital, the relationship we have with our clients is of the utmost importance to us in helping clients realize their charitable giving goals.



## 02 INVESTMENT FRAMEWORK

It is important for us to be transparent about the framework we use to customize clients' charitable giving investments.



## 04 FAMILY INVOLVEMENT

We assist in helping our clients maximize their giving legacy by promoting family involvement and multi-generational gifting.



## 03 LONGEVITY OF GIVING

We take the necessary steps to achieve our clients' charitable giving desires and maximizing their charitable assets.



CLIENT FIRST CAPITAL  
CHARITABLE GIVING ROADMAP



## GOAL SETTING

We assist corporate executives, professional business owners, and families with larger charitable intentions by identifying the right assets to fund their charitable goals. Often times, these are overlooked assets from a tax perspective. We then create portfolios that align with values and charitable giving desires, and customize investments with a focus on social responsibility that has a lasting impact.

Understanding your goals is an important first step in creating a framework for tax-efficient gifting and legacy planning that caters specifically to you. There are a variety of different routes our clients can take when it comes to charitable giving, including:

- » Charitable lead trusts
- » Charitable remainder trusts
- » Donor Advised Funds (DAFs)
- » Private foundations





## FRAMEWORK FOR INVESTMENTS

Each investment portfolio is based upon BlackRock's long-term asset allocation models which take a long-term view of the financial markets. We then customized this model to develop an investment strategy to match our clients' needs, factoring in charitable goals, liquidity, cash flow, time horizon, investment constraints and taxes.

Once we have identified the appropriate asset allocation for the investment strategy, we then look to our risk management process to identify key holdings within each asset class. We use a quadrant-based approach to understand which sectors carry the most amount of risk based on the current economic environment. To understand our current environment, we analyze U.S. and global equities, interest rates, commodities and currencies. We use this framework to measure and map the trending rates of change in growth and inflation across economies.

Our goal is to build a portfolio that holds sectors that have the highest risk adjusted return based on our current environment. This robust investment approach provides our clients with a customized portfolio based on a deep understanding of numerous economic factors and trends.





## LONGEVITY OF GIVING

At Client First Capital, we are committed to protecting and sustaining your wealth and financial goals for multiple generations.

### **1. We are fee conscious.**

In order to maximize your giving over time, our goal is to keep fees low. To do this we utilize index funds to get broad allocations with limited company-specific risk. Additional benefits of using index funds include low turnover of underlying securities, the ability to build sector-specific exposure, and higher transparency. In addition, for accounts that have more than 5 million, we can also look at non-publicly traded investments that align with your specific impact goals.

### **2. We provide a safe place to access liquidity regardless of the market.**

Regardless of the markets, we will ensure to keep enough liquidity to meet our clients' charitable giving desires as well as maximize their charitable assets.

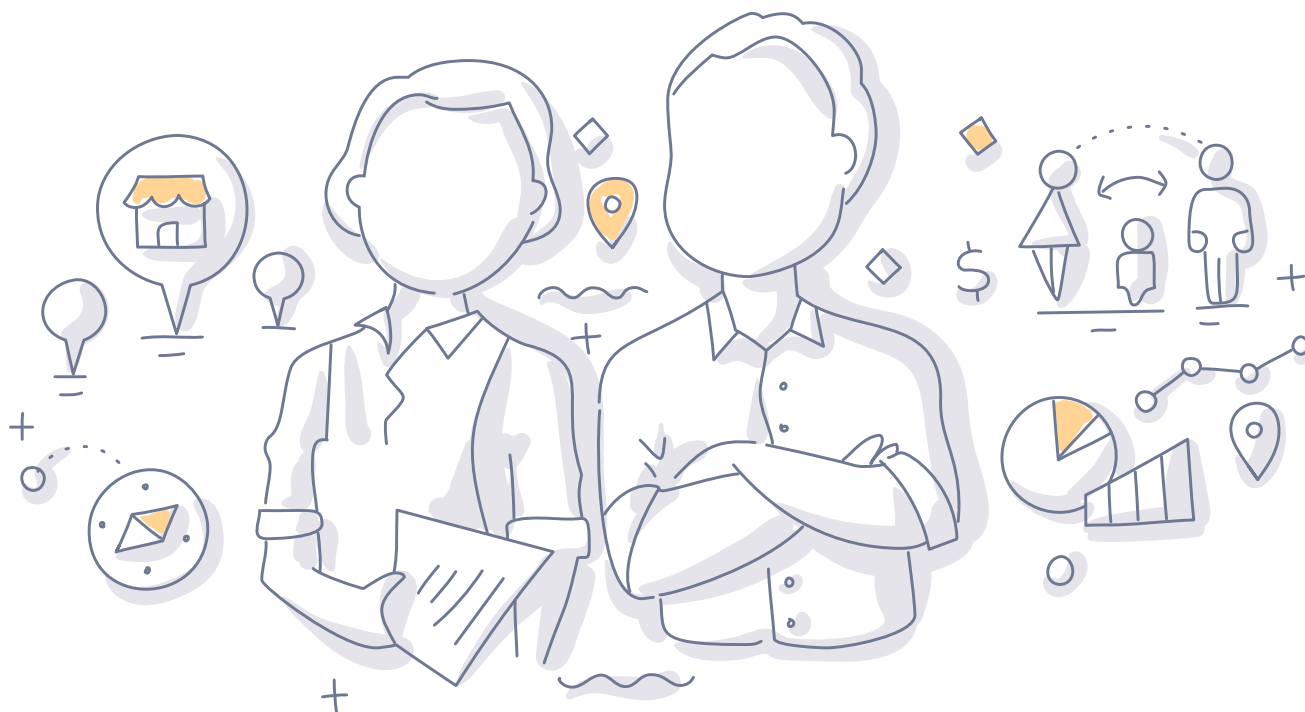
### **3. Beyond your life giving.**

We can also serve as management partners beyond our clients' life, making sure that their assets continue to be managed and their gifts are being distributed properly.



## FAMILY INVOLVEMENT

Creating a strategy for charitable giving should live beyond the original donors. We work with families to maximize family engagement through a charitable giving process that allows multiple generations to understand the process of vetting charities that demonstrate an alignment with their values.



Client First Capital can help you implement a structure and ongoing process to build and sustain your family’s legacy planning. **Give us a call if you would like help realizing your family’s charitable giving and impact goals. We’re here to help.**



CHARITABLE GIVING CYCLE



## Contact Us

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