

An aerial photograph of a winding asphalt road that forms a large loop, cutting through a dense, dark green forest. The road has white dashed lines marking the lanes. The overall image has a dark, moody aesthetic with a blue-green tint.

Strategic Generosity

Presentation for Environmental Protection Network | SIGNATUREFD

An aerial photograph of a winding asphalt road that forms a large loop through a dense green forest. The image is overlaid with a semi-transparent blue filter. Two light blue L-shaped brackets are positioned on the left and right sides of the road's loop. The text "True wealth is more than just the accumulation of more." is centered in white.

True wealth is more than just
the accumulation of more.

A high-quality photograph of a sailboat's hull and rigging on the right side of the frame, sailing on a deep blue ocean. The sun is low on the horizon, creating a warm, golden glow and lens flare effects. In the distance, a range of mountains is visible under a clear sky. The overall mood is one of luxury and freedom.

**DO MORE WITH
YOUR WEALTH.**

We help you to transform your net worth into Net Worthwhile.™

Regardless of net worth or investment expertise, we believe you want to use your wealth to do something worthwhile — for you, those you love and your community.



What's Your Net Worthwhile?™

Net Worthwhile™ inspires you to think about your wealth in new ways, so you can make a bigger impact on the people and things most important to you.

Redefine the relationship between wealth and worth.

Give back to make a meaningful impact.

Use your wealth to fuel personal and financial growth.

Connect with like-minded people.

Live your best life.

WEALTH
The Accumulation
of More

WORTH
The Achievement
of Better

Net Worthwhile™



ABOUT OUR FIRM

By The Numbers

- 100% independently owned
- 100 PEOPLE (37 CFPs, 9 CFAs, 9 CPAs, 3 JD/LLM)
- 97% client retention since 1997*
- \$6.1 billion assets under management
- 50 average clients per advisor
- 0 advisors who have left for a competitor



*Retention rate compiled exclusively by SignatureFD. The retention ratio should not be construed by a client or prospective client as a guarantee that he/she will experience certain level of results if SignatureFD is engaged, or continues to be engaged, to provide investment advisory services, nor should it be construed as a current or past endorsement of SignatureFD by any of its clients.

Financial Design for Life.

- Through integrated wealth management services, we help you create a financial design for life that will enable you to protect, grow, give and live your wealth.



Live

With Financial Freedom

Cash Flow, Debt & Tax Strategies:

Maximize cash flow & minimize taxes for the life you want.

- Cash flow planning
- Debt analysis & structuring
- College/Education planning
- Executive compensation planning
- Retirement planning
- Stock option analysis & planning
- Tax planning

Protect

Your Family, Lifestyle & Property

Asset Protection:

Risk management and insurance consulting:

- Life insurance
- Disability insurance
- Long-Term care insurance
- Property & casualty insurance

Strategies designed to help secure your short & long-term financial health and the well being of those you love:

- Asset protection consulting
- Eldercare planning
- Special needs family planning
- Trust design & implementation

Grow

Your Investments & Income Potential

Investment Strategies:

- Investments intended to decrease risk & increase return.
- Unique exposure to alternative & private investments within your appropriate risk allocation
- Equity investments that help prevent the loss of future purchasing power, eliminating the “run out of money” fear
- Solutions to minimize or defer income taxes

Give

To the People & Causes Most Important to You

Wealth Legacy Planning:

Combine your passions & resources to build a living and lasting legacy.

- Estate planning
- Family wealth counseling
- Generosity/Philanthropic planning

GROW



Roth Conversion

Long Term Care Insurance

PROTECT



	ESG Strategy/ SMA Aperio	Global Equity - Active	Long/Short & MS Hedge Funds	Basic Estate & Related Document Review	Buy/Sell Agreement Review		
Private Equity	Global Equity - Factor	Global Equity - Index	Private Credit	Inflation Protected Investment Assets	Property and Casualty Umbrella	LLC and Trust Structure Protection	Life Insurance
Roth Conversion/ Funding Strategies	Tax Loss SMA	Private Real Estate	Retirement Plan Savings Maximization	Short-Term Bonds (Fund/SMA)	Lombard PPLI	Disability Insurance	Stock Option Coordination/Pl anning

Income Tax Minimization	Charitable Lead Trusts	Education Funding Plan	Private Income	Deferred Annuities	Core/High Quality Fixed Income (Fund/SMA)	Core/High Quality Fixed Income Muni (Fund/SMA)
	Estate Plan Implementation	Donor Advised Funds	Opportunistic Fixed Income	Tax Optimized Withdrawal Strategy	ESG High Quality Bonds (SMA)	ESG Municipal SMA
	Generosity Blueprint	Annual Gifting to Family/Others	GRATs	Pension Strategy	Social Security Planning	
			Charitable Reminder Trusts	Fixed Annuities		



GIVE



LIVE

ELIZABETH BURDETTE, JD, CAP®

DIRECTOR OF GIVING



COLIN STURGIS, CFP®, CSRIC™
PARTNER, WEALTH ADVISOR



A close-up, low-angle shot of the side of a white sailboat as it cuts through a deep blue sea. The boat's hull is in the foreground on the right, with the mast and rigging visible. The water is choppy with small waves. In the far distance, a range of mountains is visible under a hazy, golden sky, suggesting a sunrise or sunset. The overall mood is serene and adventurous.

THE POWER OF A PLAN

The need in today's world can be overwhelming



Moving from donor to philanthropist.

“One who makes an active effort to promote human welfare; a person who practices philanthropy.”

Philanthropy:

Long-term

Focused

Strategic

Moving from donor to philanthropist.

The secret is STRATEGY

BILL &
MELINDA
GATES
foundation



TPI's Philanthropic Curve



What do we mean by “Strategic Generosity?”



MAKING A PLAN FOR YOUR GIVING

We plan our budget. We
plan our investments.
What if we could also plan
our impact?

Give with **clarity and passion**

- Identify the causes you care about.
- Deepen relationships.
- Create boundaries.

Focus on **results**

- Go deeper with intention.
- Work to create a greater impact.

Build an enduring **legacy**

- Engage your family and those you love.
- Inspire with an example of generosity.
- Children can participate and honor intentions.

Our vision is that every client experiences the joy of a generous life.

Our mission is to provide the resources and guidance to engage others in a journey of generosity

Why do you want to give?

- Values
- Motivations

What do you have to give?

- Gratitude
- Resources (more than just money!)

How do you want to give?

- Passions
- Partners
- Action Plan & Timeline

How can you **celebrate**, **reflect**, and **inspire** others?

Our Approach

The screenshot shows a web browser window with the URL `signaturefd.com/values-quiz/`. The page features a header with social media icons (Facebook, Twitter, Email, Pinterest, LinkedIn, and a plus sign) on the left. The main content area displays a large image of a red mug of coffee next to a napkin that reads "What's most important to you?" with a pen resting on it. Below the image is a progress bar with four steps: 1. Get Started, 2. Core Values, 3. Generosity Alignment, and 4. Next Steps. The current step, "Core Values", is highlighted. The text below the progress bar reads: "Step 2: Core Values Quiz. With a personalized giving plan you'll be able to make an impact that aligns with your values. The first step is exploring what values are important to you. Please select 10 values from the list below." The browser's taskbar at the bottom shows various application icons and the system clock indicating 4:37 PM on 11/12/2020.

Values Quiz - SignatureFD

signaturefd.com/values-quiz/

What's most important to you?

1 Get Started 2 Core Values 3 Generosity Alignment 4 Next Steps

Step 2: Core Values Quiz

With a personalized giving plan you'll be able to make an impact that aligns with your values.

The first step is exploring what values are important to you.

Please select 10 values from the list below.

Waiting for fernshuotpot.com...

Values Quiz - Sig...mp4 gates-logo-bda5c...png

Show all

4:37 PM 11/12/2020

SIGNATUREGENEROSITY

PORTFOLIO

a community of SIGNATUREFD

YEAR

CREATED FOR



PURPOSE STATEMENT

Your purpose statement clarifies who, what, where and how you want to give. Based on your background and interests, here is your unique purpose statement.



RESOURCES

What do you have that you are willing to share? (Time, Skills/Knowledge, Network/Relationships, Finances)



VALUES

Based on your responses to our Core Values Assessment, these principles will guide your giving:

YEAR

Now that you have created a vision for your generosity journey, it is time to **plan your next steps** to maximize the impact of your giving.



HOW CAN YOUR SIGNATUREFD ADVISOR PARTNER WITH YOU TO PLAN YOUR GIVING?

- ☐ Open a donor-advised fund
- ☐ Create a budget for giving on a monthly or annual basis
- ☐ Help facilitate conversation around giving goals with family or spouse
- ☐ Incorporate charitable giving into your overall financial or legacy plan
- ☐ Other:



FAMILY ENGAGEMENT

How will you engage your children or other family members?



THESE ARE MY/OUR SPECIFIC GIVING GOALS

ORGANIZATIONS

YEAR

CREATED FOR



GIVING HIGHLIGHTS

Examples: Our family built a Habitat for Humanity home. I joined the Board of a local non profit.

GIVING OVERVIEW

CASH GIFTS	\$
GRANTS FROM DAF	\$
TOTAL GIFTS TO ORGANIZATIONS	\$
NUMBER OF ORGANIZATIONS	
AVERAGE GIFT SIZE	\$
CONTRIBUTIONS TO DAF	\$
CURRENT VALUE OF DAF	\$

TOP FIVE GENEROSITY RECIPIENTS

	NAME	AMOUNT	PURPOSE
1			
2			
3			
4			
5			



VOLUNTEER ENGAGEMENT



FAMILY ENGAGEMENT

PHILANTHROPIC INCOME/ ESTATE TAX STRATEGIES

24

Utilize strategies to potentially reduce or avoid taxable income.

- Retirees may consider donating IRA RMD assets tax free directly to charities

Maximize deductions during years when itemizing:

- Some taxpayers may benefit by alternating between claiming the standard deduction some years and itemizing deductions other years — “lump” as many deductions (such as charitable contributions) into those years when itemizing.
- For example, instead of making consistent charitable gifts each year, consider making a large gift in 1 year or funding a donor-advised fund.

Charitable Gifting to Avoid Estate & Income Tax:

- Gift appreciated assets to charity instead of cash.
- Retirement assets are a very tax inefficient asset to pass to the next generation and are excellent for testamentary charitable giving.

THE SIMPLICITY OF A DONOR-ADVISED FUND



「GIVE

Contribute cash, mutual funds, stocks, real estate, business interests, restricted stock.



「GROW

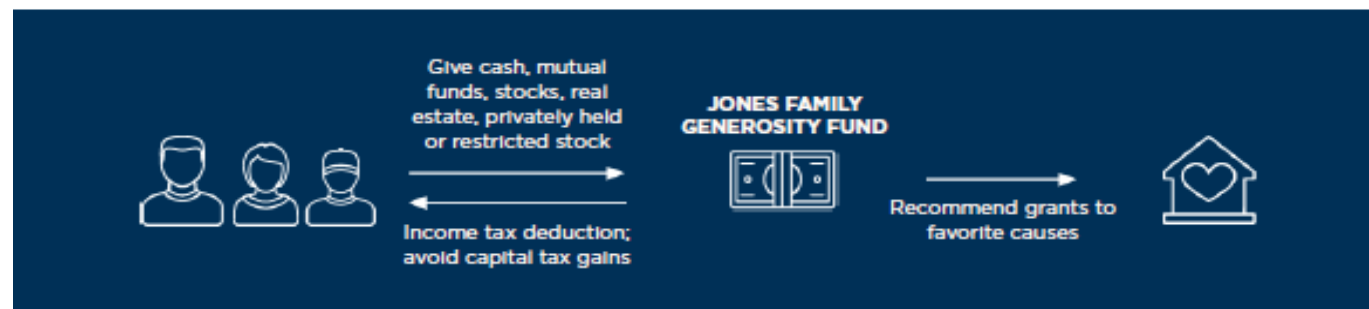
Invest your fund to target tax-free growth and have more to give away later.



「GRANT

Enjoy the freedom to make grants from a single account to multiple organizations. You have the option to remain anonymous.

DONOR-ADVISED FUND: TRANSFORM THE WAY YOU GIVE



Go beyond giving cash. A donor-advised fund (DAF) provides simplicity, flexibility and tax efficiency to donors. You can give most types of assets to a DAF. You receive an immediate income tax deduction when you contribute, and then you can decide when to make grants from your online account to the causes you are passionate about.*

SignatureFD partners with multiple donor-advised funds throughout the country, and your advisor can help you find an appropriate option to maximize your giving.

Benefits of using a Donor-Advised Fund

SIMPLICITY

No complex legal documents or tax returns

FLEXIBILITY

Contribute now and grant to non-profits later

TAX EFFICIENCY

Avoid capital gains taxes on appreciated assets and your investment grows tax-free

RECORD-KEEPING

See your entire giving history and consolidated gift receipt in one place

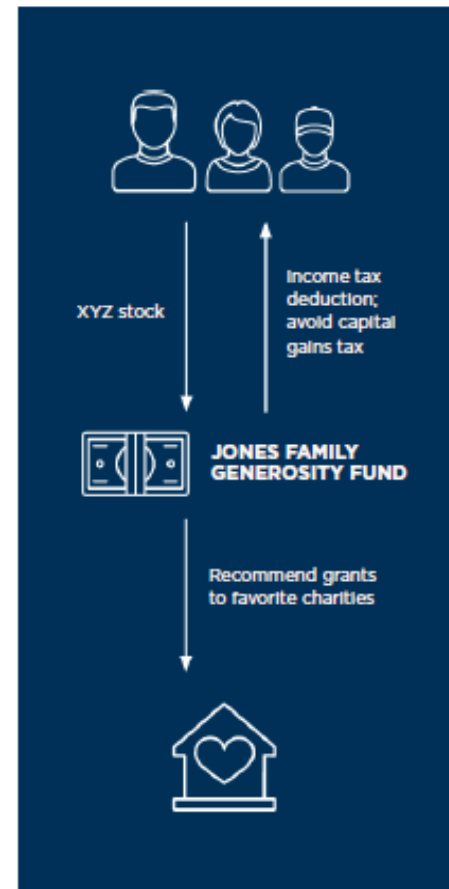
ANONYMITY

Choose whether to give anonymously to maintain confidentiality

EASE

Recommend grants from your online account

DONOR-ADVISED FUND: TRANSFORM THE WAY YOU GIVE



SUMMARY

Income Tax Deduction	\$100,000
Income Tax Savings	\$30,000
Capital Gains Tax Avoided	\$18,600

In the past, Jim and Janice Jones have made annual gifts totaling \$50,000 to their church, their alma mater and the local symphony. The Joneses' portfolio includes liquid investments valued at \$2.5 million, including \$100,000 worth of XYZ stock that Janice purchased several years ago for \$25,000. The Joneses want to sell XYZ stock but don't like the fact that they will pay more than \$18,600 in capital gains tax.

The Joneses' financial advisor recommends opening a Donor-Advised Fund (DAF) to fund their charitable giving for the next two years. By transferring the XYZ stock to their DAF, they receive an immediate \$100,000 income tax deduction, which reduces their tax burden by \$30,000. In addition, they are able to avoid almost \$19,000 in capital gains tax that would have been incurred if the stock had been sold.

After the stock is gifted to their DAF, it is sold and the proceeds can be reinvested in one of the investment pooled funds. Rather than writing checks to all their favorite charities, the Joneses can make grants directly from their online account. Their financial advisor also recommends that they take cash from their previous checkbook giving and reinvest that amount into their investment portfolio to replace the value of XYZ stock that they gifted.

Assumptions:

- Marginal federal and state income rate of 30%
- Federal and state capital gains rate of 21% plus 3.8% Medicare unearned income tax

Please note: This example is hypothetical and for educational use only. The situations, tax rates or return numbers do not represent any actual clients or investments. There is no assurance that the rates depicted can or will be achieved. Actual results will vary. Please consult with legal and tax counsel about suitability.

Disclosures

Important Disclosure Information

Past performance may not be indicative of future results. Different types of investments involve varying degrees of risk. Therefore, it should not be assumed that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended and/or undertaken by SignatureFD), or any non-investment related services, will be profitable, equal any historical performance level(s), be suitable for your portfolio or individual situation, or prove successful. SignatureFD is neither a law firm nor accounting firm, and no portion of its services should be construed as legal or accounting advice. Please remember that it remains your responsibility to advise SignatureFD, in writing, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services, or if you would like to impose, add, or to modify any reasonable restrictions to our investment advisory services. A copy of our current written disclosure statement discussing our advisory services and fees is available upon request. The scope of the services to be provided depends upon the terms of the engagement. Historical performance results for investment indices and/or categories have been provided for general comparison purposes only, and generally do not reflect the deduction of transaction and/or custodial charges, the deduction of an investment management fee, nor the impact of taxes, the incurrence of which would have the effect of decreasing historical performance results. It should not be assumed that your account holdings correspond directly to any comparative indices.

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