



Creating a Personalized Social Investment Strategy For Investment Advisors

Charitable giving helps optimize and complement a wealth strategy. Gifts, big or small, can have a significant impact for both the donor and the recipients – if properly invested. As a trusted financial advisor, you may be called upon to recommend a charitable giving strategy for your clients – whether corporate or personal – as part of their investment, tax, insurance, or estate planning.

Your local United Way can help you make wise charitable giving recommendations.

United Way's Social Impact Guarantee

The United Way invests in our region's top social agencies and initiatives providing the greatest impact in our local community, solving unignorable issues such as child poverty, unemployment, mental health, and domestic violence.

We say this with confidence because all funding requests undergo a rigorous three-stage process, managed by our knowledgeable and dedicated **Community Investment Advisory Committee** (CIAC). The top social agencies who successfully receive United Way investment are mandated to set targets so that progress can be monitored, and a **Return on Impact** (ROI) measured.

Last year, 93% of the social agency targets set were achieved or exceeded!

We also protect our investments by providing access to talent from the business community, and support to build capacity, strengthen leadership and foster good governance.

***An Individual Donor's Story:** As a retired and widowed school teacher, I was very interested in my community and over the years have made significant gifts to charities, as well as non-taxable gifts, but all without rhyme or reason. My accountant mentioned I might benefit from increasing my charitable giving, but I did not know where I could have the greatest impact. Then, my lawyer recommended I meet with the United Way. We discussed our community's needs and helped me identify a strategy that fit with my passion and interests – namely women's issues. I selected two charities based on the outcomes they projected. Upon further discussion with my accountant, I learned that gifts of securities were the best option for me. I worked with my wealth manager to transfer \$40,000 to the United Way for these two projects. I was skeptical, but in the spring 2018, upon reviewing the performance of my social investments, the projects actually achieved the ambitious goals they set out to accomplish. I have to admit, it exceeded my expectations. I've since decided to continue to invest in the same two through United Way's advisory services because of the outcomes they produced and the impact they are having.*

It's Easy To Get Your Clients Started

It's easy to advise your clients, putting them on the path to setting up their personal social impact portfolio. We can advise them directly, through you, or meet with both you and your client – whatever works best for you.

Step 1: Get informed - Have an initial conversation with a United Way advisor to find a fit between community needs and your client's charitable interests.

Step 2: Make a plan - Select the charitable investment portfolio that is right for your client. Options may include annual or multi-year commitments.

YOUR SOCIAL INVESTMENT ADVISOR

Helping optimize charitable giving to ensure a social return on investment.



United Way
Saint John, Kings
& Charlotte

Step 3: Monitor and manage - Monitor the impact of your client's social investment through bi-annually, or an agreed upon, project portfolio update.

The United Way's Value Proposition

You can recommend the United Way with confidence, assured your client's gift will be invested in the best social support agencies having the greatest impact in changing local lives.

- We work with community organizations, government, and other funders to identify priorities for the community and for investment.
- We review all aspects of the potential funding recipient.
- We leverage funding from other sources to optimize impact.
- We protect investments by helping charities be resilient and effective.
- We monitor and manage your investments to maximize performance.
- We report on the performance of your investments.

Gifts of Securities

Gifts of securities are a tax-smart way to donate to charities. This is something to keep in mind when advising your client. If your client sells a security, they pay tax on 50% of the capital gain. However, if they donate a gift of securities to the United Way, the taxable capital gain is eliminated and they receive a tax receipt for the full market value of the security in the amount of the closing trading price on the day United Way receives the security – multiplying the impact of the tax benefit of their charitable giving. Please provide United Way with information about the number and type of shares to ensure we attribute the gift to the correct individual.

Recognition

Everyone likes to be recognized differently for their gifts. The United Way will design an individualized recognition plan that's right for you client.

Get Started Today

Thank you for learning about our **Social Investment Advisory Services**. Call Alexya Heelis, Executive Director, at 506.658.1214 to get started today.