



Philanthropic Giving

November 2025

You want your philanthropic giving to be impactful and emotionally fulfilling. Your giving doesn't have to be limited to writing checks to support organizations and issues that are important to you. It can result from a thoughtful plan that takes advantage of all the tools and strategies available to you.

At RBC Rochdale, we understand the role philanthropy plays in your life and overall wealth plan. Our role is to assist you and your family in executing your charitable vision. We can provide comprehensive philanthropic solutions and experience, and we look forward to helping you realize your goals.

Charitable Trusts

You may determine that a trust with a charitable component, such as a charitable remainder or charitable lead trust, assists in meeting your philanthropic goals.

We can educate you about potential charitable trust options to discuss with your legal and tax advisors:

- Charitable remainder unitrust (CRUT)
- Charitable remainder annuity trust (CRAT)
- Net-income charitable remainder unitrust (NICRUT)
- Charitable lead unitrust (CLUT)
- Charitable lead annuity trust (CLAT) and more

Foundations

A private foundation may be the charitable vehicle that helps you accomplish current and future philanthropic goals and ambitions.

City National Bank's (City National) Trust and Estate Administration Team is here to help execute that vision by assuming one of several different roles and delivering a range of services:

Possible roles for City National:

- Foundations established as a trust
 - Sole trustee and co-trustee
 - Agent for trustee
 - Trustee acting with a separate committee
 - Foundations established as a corporation
- Agent services

Services provided to all foundation clients:

- Governance
 - Provide the business address and safekeeping of client's documents and records
 - Coordinate, organize quarterly/annual foundation meetings
 - Assist in creation and implementation of foundation investment policy and charitable mission
- Grant administration
 - Reporting, tracking, assessing and responding to grant requests and/or multiyear charitable commitments
 - Preparation of reports for committee review
 - Preparation and execution of grant letters, distributions and other communications
 - Vetting of all grant recipients for confirmation of qualifying charitable status
- Compliance and tax reporting
 - Foundation tax preparation and filing
 - Expenditure responsibility reporting (as necessary based on grant recipients)

Donor-advised funds

Donor-advised funds are becoming an increasingly popular philanthropic vehicle. At City National, we can offer direct access to establishing and managing a donor-advised fund. Together with the American Gift Fund,² we can offer:

- Grant-making (online, by phone or mail)
- Investment management¹
- Reporting

Together with a comprehensive team of professionals and capabilities, we can help design a wealth transfer and philanthropic plan that will last for generations.

Reach out to your financial advisor to learn more and understand how RBC Rochdale can help.

¹ Trust and Estate services offered through City National Bank and RBC (Delaware) Trust.

² The American Gift Fund is a public charity under Internal Revenue Code section 501(c)(3). City National Bank's wholly owned subsidiary, RBC Trust (Delaware) Ltd., serves as trustee of the American Gift Fund and provides certain investment management and administrative services.

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