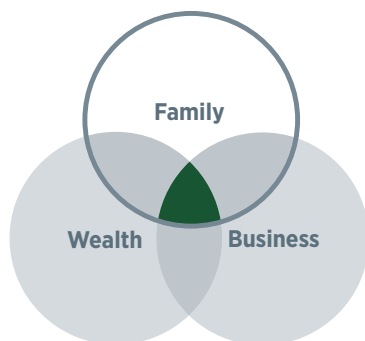
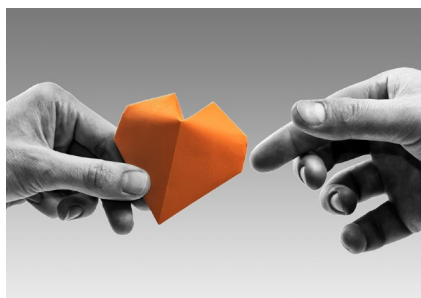


Emerald Family Office & Advisory

PROVIDING STRATEGIC
TRANSITION PLANNING
AND SOLUTIONS



Our holistic approach to planning seeks to integrate and align your family, wealth planning, and business goals to help prepare you for life's transitions.

Charitable Giving Strategies

Maximize the impact of your charitable giving while working to minimize taxes

Supporting the causes that are important to you may be a significant part of your current and long-term planning. While giving is driven largely by passion for the causes and the institutions you support, making tax-efficient gifts could be an important part of your giving strategy.

Are you confident with your current charitable giving plan?

- Does your giving strategy coincide with today's tax laws?
- Do you understand that what you give can be just as important as how you give?
- Have you communicated your philanthropic values and goals to your family?
- Are you maximizing gifting strategies that minimize both estate and income taxes?

What can Wilmington Trust Emerald Family Office & Advisory provide?

There are many different ways to give to charity, including outright gifts, private foundations, charitable trusts, and bequests. We'll analyze your situation and philanthropic goals and help you determine the strategy that is most appropriate for your family.

Our team can:

- Analyze the effect of current estate and income tax laws on your short- and long-term charitable giving strategies
- Establish a multigenerational philanthropic plan
- Discuss the development of a family philanthropic mission and vision, and the strategies that may be used to achieve your goals
- Help you create and manage your family foundation utilizing best practices
- Provide modeling of charitable trust strategies and how they might help with tax minimization
- Offer guidance for business owners on how to integrate charitable giving with your business succession planning

Continued



How does this work with other solutions?

Our Charitable Giving Strategies complement many of our other Emerald solutions. By providing financial education and encouraging more open dialogue among family members, we can help you prepare to share your family's wealth transfer and other succession plans.



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The specific services provided to you and fees for those services are described in our Platform Enrollment Agreement with you and subject to the Emerald Family Office & Advisory Terms and Conditions. Enrolled Emerald platform clients pay a one-time platform assessment and on-boarding fee in addition to the platform access fee. Please see the Platform Enrollment Agreement between you and us and the Emerald Family Office & Advisory Terms and Conditions for a detailed description of the services provided to you, the fees for those services and terms and conditions.

Family Office services, which include personal and entity financial management and tax preparation, are subject to additional fees and are not part of but in addition to the base Emerald platform services. Tax preparation services may be offered on a limited basis to existing entity or personal financial management clients in accordance with the Platform Enrollment Agreement for those services between such clients and Wilmington Trust.

If advisors or other third parties require compensation, any such fees are in addition to the fees charged by Wilmington Trust.

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