



### *Review and Adjust*

By Amy Parrish,  
AWMA®, Senior Financial Advisor

#### Charitable Giving Strategies

Is your charitable giving planned and well thought out or random and rushed at the end of the year? If giving is important to you, it should be part of your financial plan and reviewed at least annually. Now is a great time to look back at the gifts you made last year and determine how you can improve the process.

Charitable giving strategies have evolved to offer donors more flexibility and tax advantages. Three popular methods – donor-advised funds (DAFs), qualified charitable distributions (QCDs) from IRAs, and bunching donations – are being used more often in recent years. Each approach provides unique benefits for philanthropically minded individuals looking to maximize their charitable impact while optimizing their tax situation.

#### **Donor-Advised Funds (DAFs)**

Donor-advised funds are philanthropic vehicles that allow donors to make charitable contributions, receive an immediate tax deduction, and then recommend grants from the fund over time. DAFs can be a good vehicle for getting family members involved in charitable giving and creating a legacy of giving.

#### **Qualified Charitable Distributions (QCDs)**

Qualified Charitable Distributions offer a tax-efficient way for older individuals to donate directly from their Individual Retirement Accounts (IRAs). As of 2025, individuals can donate up to \$105,000 annually of their Required Minimum Distribution through QCDs. QCDs are particularly beneficial

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Mindset Shift

“Let Them Theory” by Mel Robbins

Admittedly, I have never been much on writing reviews on the books I read as I never feel I can do them justice. However, this one deserves the recognition as the message has made a measurable difference in my life. In full transparency also, I gave AI a chance to see how well it could write a review, and for those skeptical (like I was), besides this paragraph it is completely AI generated and reads so much better than I could have written. Enjoy!

Mel Robbins’ latest work, “Let Them Theory”, is a refreshing take on personal growth and empowerment. Robbins, known for her straightforward and motivational style, presents a theory that is both simple and profound: let them.

Throughout the book, Robbins delves into the idea that the actions and opinions of others should not dictate our own self-worth or hinder our progress. Instead, she argues that by allowing others to behave as they will, without taking it personally, we can find a greater sense of peace and focus on what truly matters to us.

The IFG Retreat

Conference Takeaways

Recently, the Highland Trust Partners team attended Integrated Financial Group’s annual conference. “The IFG Retreat” as we call it, is a great opportunity for us as advisors to meet with our peers and learn from each other and share ideas. There were three big takeaways that I believe are important for our clients to hear.

By Founding Partner Chris Caldwell,  
CFP®, AIF®, AEP®, CRC®, MBA, ChSNP

One of the book’s strengths is its relatability. Robbins uses everyday scenarios and personal anecdotes to illustrate her points, making the theory accessible and easy to grasp. Her engaging writing style keeps readers hooked, and her practical advice is immediately applicable to daily life.

The book is structured in a way that guides the reader through various aspects of the Let Them Theory, from understanding why we seek validation from others to practical steps on how to implement this mindset shift. Robbins’ emphasis on self-compassion and resilience is particularly inspiring, encouraging readers to embrace their individuality and trust in their own journey.

Critics might argue that the concept is overly simplistic, but Robbins’ ability to distill complex emotional dynamics into a straightforward and actionable theory is precisely what makes the book so impactful. “Let Them Theory” is a must-read for anyone looking to break free from the constraints of others’ expectations and lead a more authentic and empowered life.

By Will Divers,  
CTFA®, Financial Advisor

(1) Parent and guardian’s, a big stepping stone for your children is finally leaving the nest and going to college. This is an exciting time as your children are finally taking the big leap of becoming an adult. However, as many of us have experienced, there are still times when we

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- 1. Ben, and daughter Lollie, visited St. Simons for the GA vs FL game!
- 2. Miranda, along with her husband, Boston, and daughter, Camden, visited Charleston for a long weekend.
- 3. Miranda and her daughter, Camden, enjoying the Christmas lights in Helen.
- 4. Chris and son, Seth, traveled to Philadelphia to attend the Steelers vs Eagles game.

- 5. Chris, along with his wife, Heather, and friends in Atlanta for the SEC Championship game.
- 6. Ben traveled to Austin, TX for the UGA vs TX game.
- 7. Chris, along with his wife, Heather, and daughter, Natalie, plus a couple of friends, visited New Orleans for New Years to watch the Dawgs play in the Sugar Bowl.



### Operations

Tax season is here! Please call our office to verify we have a signed form on file granting us permission to provide tax information to your CPA.

A gentle reminder: Compliance rules and regulations will not allow us to accept financial transaction or account information requests via email. You must call our office and provide verbal authorization.

### 2025 Educational Events

#### January

##### 2025 Market Outlook

Zoom led by Chris Caldwell (video recording on YouTube Channel)

#### February

##### Financial Organization, Clarity, & Simplicity

February 18th, 4:00-4:30

#### March

##### Estate Strategies for Single Women

March 5th, 5:00-5:30

##### Preparing Family for Life without You

March 18th, 4:00-4:30

#### April

##### Tax Strategies for Saving Correctly

Date TBD

#### May

##### Post Tax Return Ideas

Date TBD

#### June

##### Tax Strategies for Single Women

June 4th, 5:00-5:30

##### Protecting your Information & Cybersecurity Threats

Date TBD

#### July

##### Checklist Before Setting Retirement Date

Date TBD

#### August

##### When Should I File for Social Security

Date TBD

#### September

##### Retirement Income Strategies for Single Women

September 3rd, 5:00-5:30

##### Do I Have Proper Insurance Coverage?

Date TBD

#### October

##### Establishing a Manageable Budget

Date TBD

#### November

##### Becoming a Financial Officer over Household Finances

Date TBD

#### December

##### Matching Investment/Savings Plan to Goals for Single Women

December 3rd, 5:00-5:30

##### Know your Risk Tolerance

Date TBD

All dates TBD so watch for social media posts or email invitations.

All events will be led by Chris Caldwell on Zoom.

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By Amy Parrish,  
AWMA®, Senior Financial Advisor

### Charitable Giving Strategies (continued from page 1)

for those who don't need their full RMD and wish to support charitable causes while managing their tax liability.

capital gains taxes while providing a deduction for the full market value.

#### Bunching Donations

Bunching is a tax strategy that involves consolidating multiple years' worth of charitable contributions into a single tax year. This approach has gained popularity since the Tax Cuts and Jobs Act of 2017 significantly increased the standard deduction. When combined with a DAF, bunching allows for steady charitable giving while optimizing tax advantages. Using appreciated stock for bunched donations into a DAF can help avoid

As tax laws and personal financial situations evolve, it's important for donors to regularly review and adjust their charitable giving strategies. You should consult with your financial planner and tax professional to help ensure that your philanthropic efforts align with your giving goals and overall financial plan. We have experience using these strategies with our clients. Please contact us if you want to learn more or hear about specific examples.

### The IFG Retreat

By Will Divers,  
CTFA®, Financial Advisor

### Conference Takeaways (continued from page 2)

will still need to lean on our parents. However, legally, if they have a medical emergency, unless they have a Medical Power of Attorney, the doctors cannot share their information with you. Sometimes they can name a parent as a disclosed person but be sure to have that conversation with them.

it is so important to start years before you are ready to let go.

- (2) For business owners, it is never too early to define your vision for your business and exit strategy. One of the hardest things for business owners is finding how to exit their business. After spending many years nurturing their business, business owners want to leave their business in capable hands. Succession plan's like this can take years to develop. You may think you have the right person(s) to take over but they may not be right or ready. That is why

- (3) Have a peer group in your industry to swap ideas and stories with. For me, it is one thing to learn from a textbook, but it is more impactful to learn from other's experiences. As my peer group swapped stories and experiences, I found myself taking notes and learning from them. It is great knowing that others have experienced similar situations as I have and learning from them.

There was much more learned but I think these three key takeaways can be applied to almost all of our lives. If you would like to hear more about The IFG Retreat, please reach out.

# Market Index Returns\*

## Fixed Income

## Current Yield 4/25/2024

90-Day T-Bill	5.41%
5-Year T-Note	4.72%
10-Year T-Note	4.71%
30-Year T-Bond	4.82%

Source: Bloomberg

## Index

## 2024

## 2023

(1/1/2024–4/24/2024)

(One Year)

Dow Jones Ind.	2.64%	13.70%
S&P 500	6.33%	24.23%
NASDAQ	4.67%	43.42%
MSCI EAFE Growth ETF	2.89%	17.24%

Source: YCharts

\*The Dow Jones Industrial Average is comprised of 30 stocks that are major factors in their industries and widely held by individuals and institutional investors. Bond yields are subject to change. Certain call or special redemption features may exist which could impact yield. The Standard & Poor's 500 Index is a capitalization weighted index of 500 stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries. The NASDAQ Composite Index measures all NASDAQ domestic and non-U.S. based common stocks listed on The NASDAQ Stock Market. The market value, the last sale price multiplied by total shares outstanding, is calculated throughout the trading day, and is related to the total value of the Index. The MSCI EAFE Index is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the US & Canada. The MSCI EAFE Index consists of the following developed country indices: Australia, Austria, Belgium, Denmark, Finland, France, Germany, Hong Kong, Ireland, Israel, Italy, Japan, the Netherlands, New Zealand, Norway, Portugal, Singapore, Spain, Sweden, Switzerland and the UK.

Content in this material is for general information only and not intended to provide specific advice or recommendations for any individual. All performance referenced is historical and is no guarantee of future results. All indices are unmanaged and may not be invested into directly. The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. All investing involves risk including loss of principal. No strategy assures success or protects against loss. Highland Trust Partners and LPL Financial do not provide legal advice or tax services. The cost and availability of private disability income insurance depend on many factors such as age, health and amount of insurance purchased. In addition to premiums, there are contract limitations, feels, exclusions, reductions of benefits, and charges associated with policy. And if a policy is surrendered prematurely, there may be surrender charges and income tax implications. Any guarantees are contingent upon the claims-paying ability of the issuing company.

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