

Support



Gender-Lens Giving & Investing Strategies

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How women make a difference

Women are more strategic with their philanthropy



Women are more deliberate with their charitable giving strategy with **78%** creating an annual giving plan and/or budget compared to 72% of men

Women enjoy collective giving

Women are more likely to use impact investing to **complement** their charitable giving

Four strategies to create a gender-lens approach to investments and gifts

Strategy 1: Identify your values

Motivational values to consider

Tradition

- Valuing a practice, custom or story passed down from generation to generation

Opportunity

- Having the chance to change or progress

Loyalty

- Being devoted to a person, ideal, duty or cause

Justice

- Pursuing what is fair and morally right

Leadership

- Motivating others to work towards achieving a common purpose

Strategy 2: Align your philanthropy and investments

Gender impact investing can mean many things:

- Investing in companies that are owned or led by women,
- Backing enterprises whose products or services improve women's lives,
- Investing in companies that commit to gender equity in their operations and culture, or
- Evaluating their suppliers' and partners' performance on gender issues.



Strategy 2: Align your philanthropy and investments

Possible scenario

Grants:

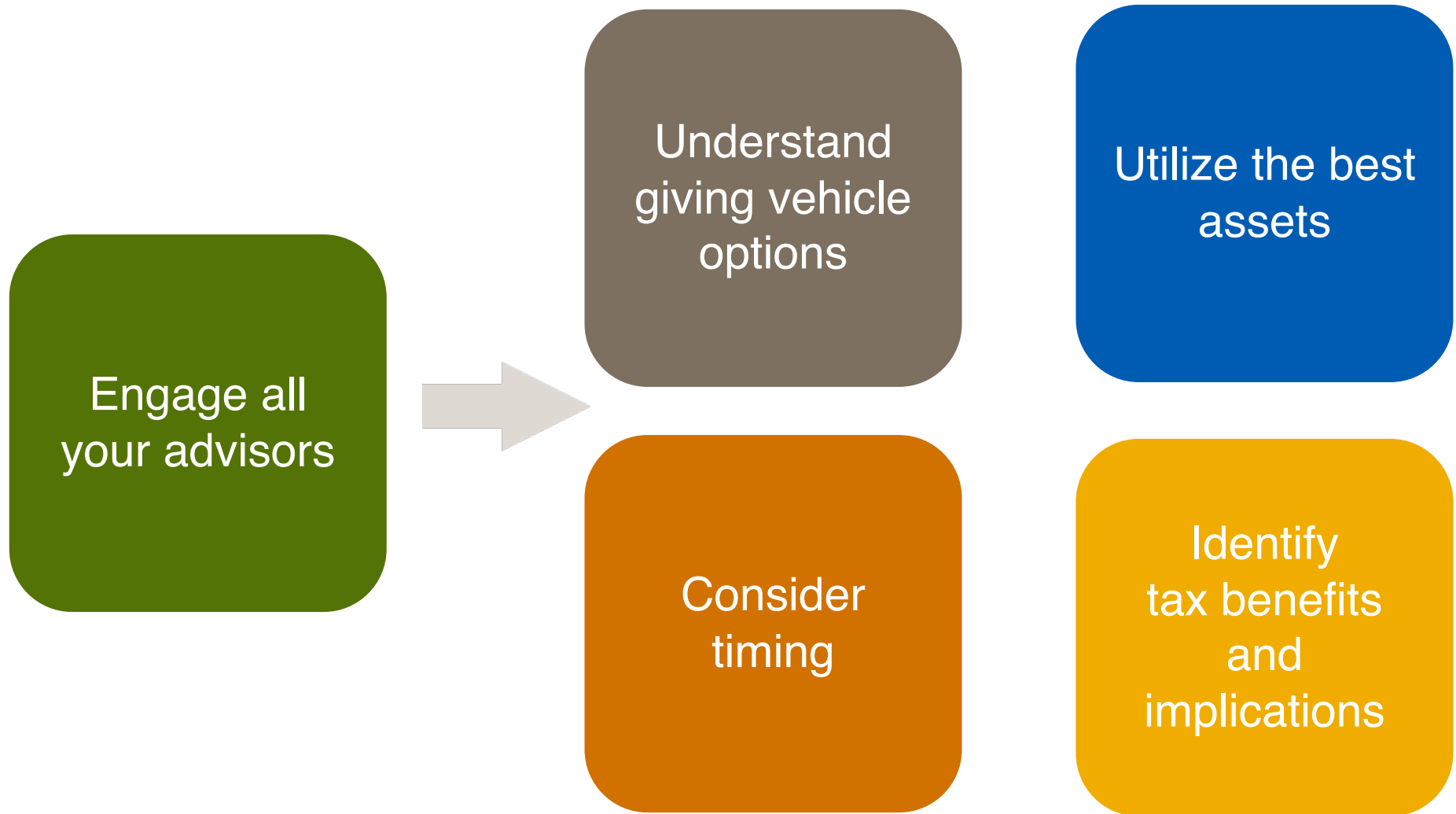
- **Impact Austin** combines annual donations from members and gives multiple grants to local, worthy causes selected by their members.
- **Mother's Milk Bank Austin** is a community-based organization that saves the lives of very fragile babies through human milk.
- **The Refuge for DMST** offers, a long-term, residential, therapeutic community for 48 girls, minors through age 19, who have been rescued out of sex trafficking.
- **LifeWorks** supports youth and families seeking their path to self-sufficiency.

Investments:

- **Mariner Wealth Advisors** provides 360-degree advice designed to last by creating a financial strategy designed to change with you.
- **IMPACT shares** like **WOMN** tracks the Morningstar Women's Empowerment Index, which is designed to provide exposure to companies worldwide with strong policies and practices in support of women's empowerment and gender equality.
- **Pax Sustainable Allocation Fund (PAXWX)** follows a multi-asset environmental, social and governance (ESG) strategy.

The information presented is for general informational purposes only. It should not be considered a recommendation of a particular charity advisor, mutual fund, or ETF, or a solicitation of an offer to buy or sell any security. The type of securities and strategies mentioned may not be suitable for everyone. Each investor needs to review a security transaction for his or her own particular situation.

Strategy 3: Maximize your assets



What are the tax advantages to contributing appreciated non-cash assets?

EXAMPLE: Value of 1,000 shares: \$100,000
Potential capital gains: \$95,000

OPTION 1: *Sell stock and donate net proceeds*

Value of Charitable Deduction* less Capital Gains tax paid: **\$10,970**

Total for charity: **\$81,000**

OPTION 2: *Donate stock directly to charitable account*

Value of Charitable Deduction*: **\$37,000**

Total for charity: **\$100,000**

Tax savings = More for charity

*A donor's ability to claim itemized deductions is subject to a variety of limitations depending on the donor's specific tax situation. Consult your tax advisor for more information.

Hypothetical, for illustrative purposes only. Assumes cost basis of \$5,000, that the investment has been held for more than a year and that all realized gains are subject to a 20% federal long-term capital gains tax rate. Does not take into account any state or local taxes or the 3.8% Medicare Surtax resulting from net investment income.

Assumes donor is in the 37% federal tax bracket and does not account for state or local taxes. Certain federal income tax deductions, including the charitable contribution, are available only to taxpayers who itemize deductions, and may be subject to reduction for taxpayers with adjusted gross income (AGI) above certain levels. In addition, deductions for charitable contributions may be limited based on the type of property donated, the type of charity, and the donor's AGI.

Benefits of “bunching” or concentrating donations: a case study



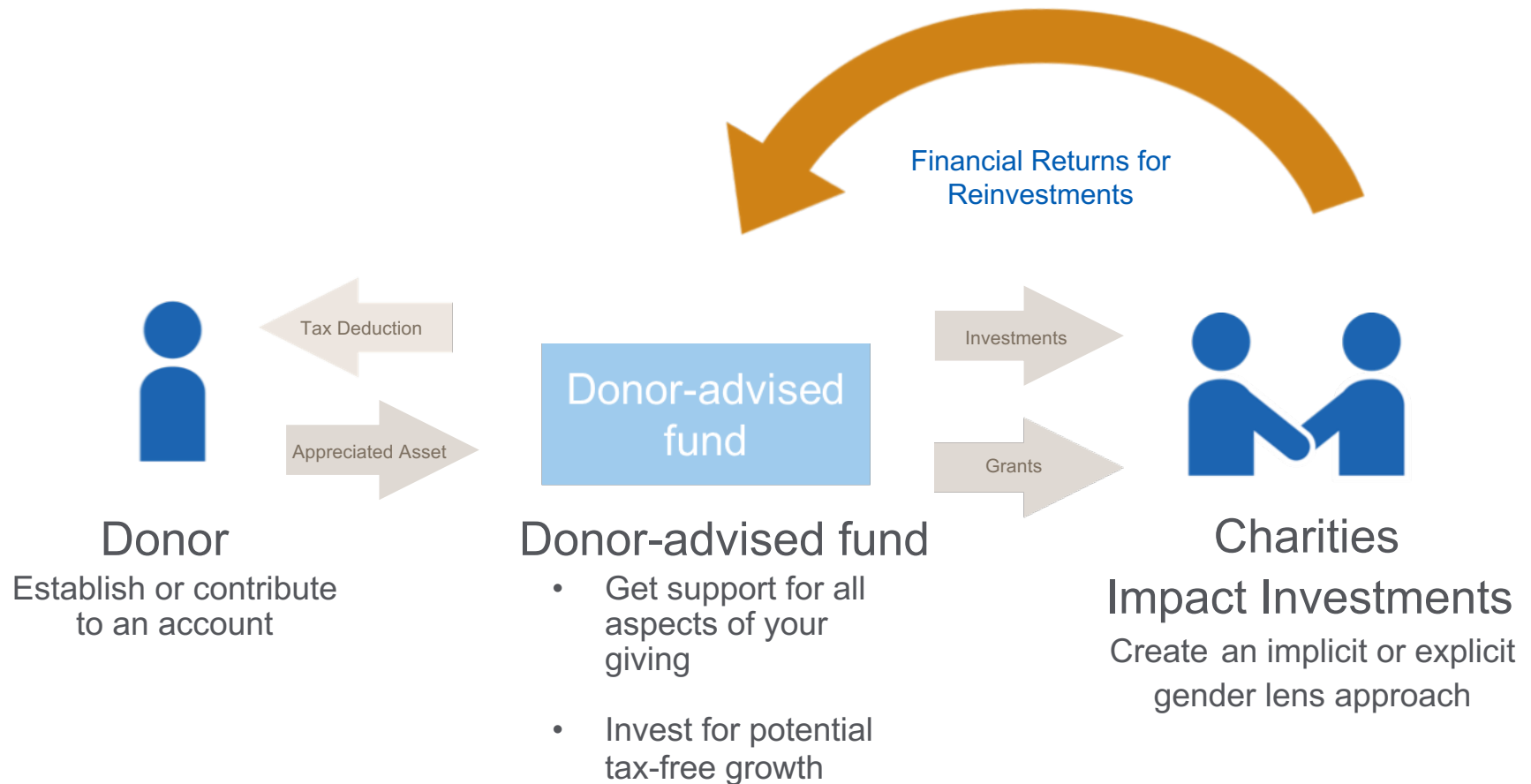
Hypothetical example of a married couple with no children:

	Option 1 Take the standard deduction		Option 2 Tax-smart planning: concentrate giving	
Tax Year	2019	2020	2019	2020
Charitable Deduction	\$10,000	\$10,000	\$20,000	-
Other Deductions	\$13,000	\$13,000	\$13,000	\$13,000
Total	\$23,000	\$23,000	\$33,000	\$13,000
Standard or Itemized Deductions	Standard Deduction	Standard Deduction	Itemized Deduction	Standard Deduction
Deduction Amount	\$24,400	\$24,800	\$33,000	\$24,800
Total Two-Year Deduction		\$49,200		\$57,800

\$57,800
That's \$8,600 of additional tax deductions over two years!

Note*: A donor's ability to claim itemized deductions is subject to a variety of limitations depending on the donor's specific tax situation. Consult your tax advisor for more information.

Strategy 4: Execute for total impact



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Final thoughts

- **The time is now!**
 - According to Wharton Social Impact Initiative's Project Sage total capital with a gender lens cleared **\$2.2 billion** in 2018, and is increasing
- **Impact investing is intersectional**
 - It's not just the narrow lens of "women" and "men", but from a broader lens of intersectionality, it need to go beyond gender and look at inclusion
- **Account for gender in all-decision making**
 - Overlaying impact at the corporate level ensures that both a company's products and its leadership team create opportunities for women to thrive
- **Data is nothing without action**
 - Investing in women is not a risk—it's an enormous opportunity

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Be generous and timely with your giving

Thank you!



A donor's ability to claim itemized deductions is subject to a variety of limitations depending on the donor's specific tax situation.

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