

CapTrust Journal | Spring 2026

# FRESH PERSPECTIVES

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## DEAR FRIEND,

Welcome to the inaugural edition of the CapTrust Journal. It is our hope that this communication method will be beneficial and of interest to you, our clients. The vision behind the Journal is to provide salient perspectives throughout time, strategic guidance for stewarding resources, and valuable updates from the CapTrust team. You can anticipate three editions annually: spring, summer, and year-end.

As we dive into the spring edition, please allow me to reintroduce you to the organization and people of CapTrust. Founded in 1997, we are in our 29th year of service to clients. Our team is 26 people strong, and through a recent refresh of our strategic vision map, we are a team united in our mission: to enrich the lives of those we serve.



We've enjoyed meaningful growth through the years and are well-positioned to continue that trend as we look ahead. Much more can be understood through a visit to our recently refreshed website at [www.ctwealth.com](http://www.ctwealth.com). We hope you will take a tour of the site.

Thank you for this opportunity to connect and reintroduce ourselves. On behalf of our entire team, please enjoy this inaugural edition of the CapTrust Journal.



**Brian L. VandenBrink, CIMA®**  
Wealth Advisor | CEO & Partner

# A FRESH LOOK FOR A TRUSTED NAME

Some of you may have already noticed our updated logo and design elements in action. If not, consider this your first look and a window into why this change matters.

We've refreshed our visual identity, but our purpose remains unchanged: to enrich lives and empower legacies.

This rebrand is part of a larger evolution. As our team and capabilities have grown, so has our vision. We wanted our brand to better reflect the clarity, strength, and long-term thinking we bring to every client relationship.

## AT THE HEART OF THE UPDATE IS OUR NEW LOGO COMPOSED OF TWO MEANINGFUL SYMBOLS:



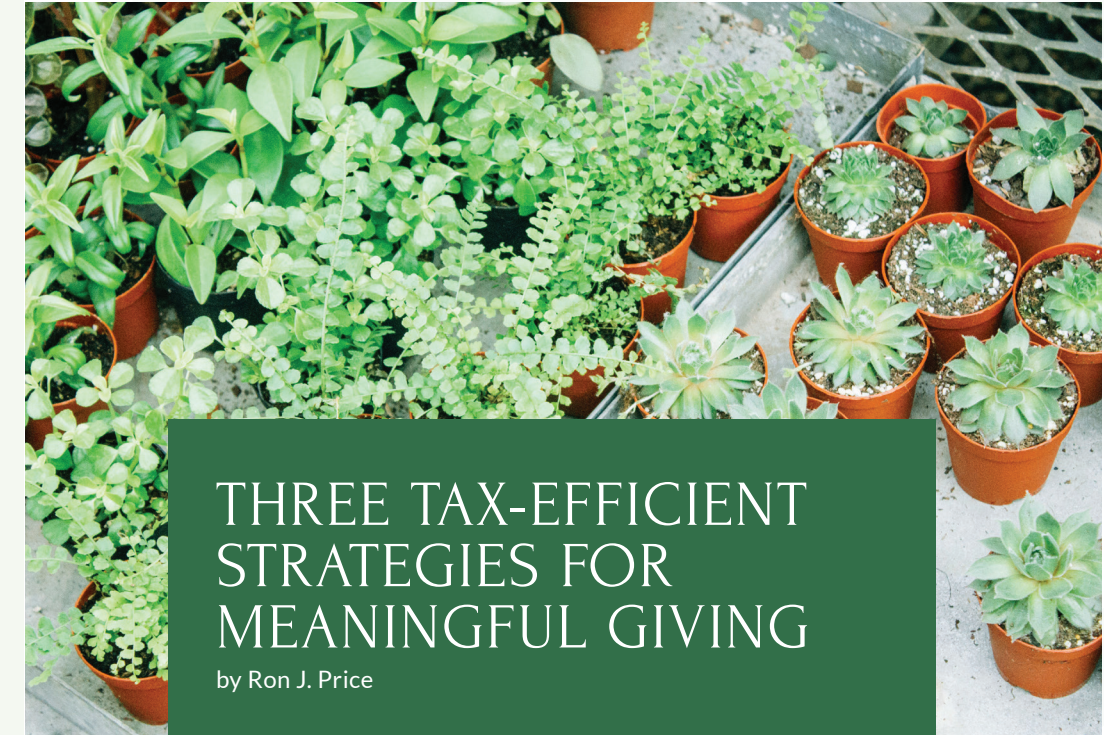
The **shield**, representing trust, protection, and confidence.

The **evergreen tree**, a timeless symbol of growth through every season. Rooted, resilient, and always reaching forward.

While the look is new, we're still the same team with the same purpose. A refreshed brand is just one way we're building toward the future, for you and with you.



**Brendon B. Johnson,**  
**CPWA<sup>®</sup>, CEPA<sup>®</sup>**  
Wealth Advisor | Marketing  
Director & Partner



# THREE TAX-EFFICIENT STRATEGIES FOR MEANINGFUL GIVING

by Ron J. Price

For many of the clients we're privileged to serve, a life well lived includes a commitment to give charitably to the people and causes close to their hearts. We get to witness how meaningful giving brings joy and vitality to their lives. We can see it on the countenances of so many of our clients: it truly is *better to give than to receive*.

At CapTrust, we believe that managing wealth is about the full picture of your financial life. Wise stewardship of your resources allows your generosity (along with your portfolio) to reach its full potential.

In this article, we share three important strategies to consider for the role of charitable giving. Each strategy has significant tax advantages for you and for those who will be blessed by your generosity.

# 1

## Replace Traditional Checkbook Giving with Donor-Advised Funds

Traditional checkbook giving offers simplicity but can be limited by cashflow and the liquidity of your resources. Contrast that with a donor-advised fund (DAF), which provides an immediate charitable tax deduction when you contribute, even though you can later direct grants to charities on your own timeline. The separation of tax benefit from the timing of charitable gifts creates powerful planning opportunities.

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A donor-advised fund becomes a charitable savings account that grows your impact over time.

During a windfall year, such as after selling your company or exercising stock options, it's wise to make a substantial contribution to your DAF to offset elevated income. You can then distribute funds to charities over subsequent years. Your DAF effectively becomes a “charitable savings account” that smooths giving across years while also streamlining all giving receipts into a single tax document.

The real advantage of your DAF comes from its investment potential because funds inside your account grow tax-free. A \$250,000 DAF contribution today, prudently invested, can support significantly more charitable work than \$250,000 distributed immediately.

# 2

## Unlock the Hidden Value of Non-Cash Asset Donations

DAFs accept virtually any appreciated asset—not just cash or stock. We've helped clients donate business interests, vehicles, artwork, real estate, and even more unconventional assets.

Business owners can donate a percentage of their C-Corp, S-Corp, or LLC interest before a sale to dramatically reduce their tax burden.

Art collectors can eliminate up to 31.8% in capital gains taxes on appreciated artwork, vintage automobiles, antiques, or precious metals.

Real estate holders are able to donate appreciated property like vacation homes, commercial real estate, or undeveloped land to eliminate capital gains tax.

Because smaller charities lack the infrastructure to accept complex assets, DAFs succeed where direct donations often fail. Your DAF on the other hand can handle evaluation, processing, and liquidation of these complex assets, and then grant cash to your chosen charity.



# 3

## Use the IRA-to-Charity Strategy to Preserve Wealth Across Generations

For retirees with significant IRA balances and a desire to give, naming a charity or group of charities as an IRA beneficiary represents one of the most tax-efficient charitable giving strategies available.

This strategy has significant tax implications because when children or grandchildren inherit your IRA, they must distribute the balance within ten years under the SECURE Act. Every dollar withdrawn is taxed as ordinary income, potentially at 37%. But when a qualified charity inherits your IRA, they pay zero income tax.

The optimal IRA-to-charity strategy is paired with the step-up-in-basis rules. This means that when heirs inherit appreciated stock, real estate, or other capital assets in taxable accounts, the cost basis “steps up” to fair market value on your date



of death. A stock portfolio you originally purchased for \$50,000 that is now worth \$500,000 becomes “stepped up” to a cost basis of \$500,000. That \$450,000 of appreciation is permanently tax-free.

The ideal framework for maximizing meaningful giving to the causes you care about while preserving wealth across generations could look like this:

- **Leave IRAs to charity** (who can receive them tax-free)
- **Leave appreciated capital assets to individual heirs** (who benefit from the step-up in basis)

In this way, your children or heirs inherit assets with minimal tax liability while your charitable giving is maximized.

St. Francis of Assisi famously said, “It is in giving that we receive.” We hope these strategies for meaningful giving become a pathway to greater joy and fulfillment as you support great good in the world.

*CapTrust does not provide tax or legal advice and recommends consulting a tax or legal advisor for information on applying these strategies in your specific financial situation.*



**Ron J. Price, CFP®, MBA**  
Wealth Advisor

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It is in giving  
that we  
receive.

**St. Francis of Assisi**



# RETIREMENT IS A NEW CHAPTER, NOT A BOOKEND

by Calvin C. Chanski

For decades, retirement has been seen as a finish line. Yet, stepping away from a career is a profound life transition, not a mere financial event. After years of structure, identity, and purpose found in working, it can feel unsettling to step into a more open-ended season.

This transition is both an inflection point and an invitation to pause, reflect, and imagine what the next chapter might hold.

At CapTrust Wealth Advisors, we believe true retirement readiness involves more than numbers. It's about preparing the heart and mind for a new rhythm of living, one that draws strength from faith and intentionality.

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True retirement readiness involves more than numbers. It's about preparing the heart and mind for a new rhythm of living.

We've found it helpful to reflect on five aspects of retirement beyond finances:

**Family, Fulfillment, Fitness, Friends, and Fun.**

## Family

### Staying Connected to What Matters Most

Family is often at the heart of retirement dreams: time with grandchildren, deeper connection with a spouse, or the joy of gathering without the pressure of work. This season is a gift of presence and an opportunity to invest in relationships that carry eternal significance.

For others, there may be a greater awareness of what is broken in relationships. Retirement can be a time of purposeful restoration in families; a season to be honest about relational dynamics and, where possible, to see the beginnings of the slow and hopeful work of mending.

Retirement also allows you to pour into the next generation, not only financially, but spiritually. Share your stories, your faith, and your family values. Legacy at its most personal is passing down wisdom, not just wealth.



## Fulfillment

### Redefining Purpose Beyond Productivity

Retirement invites you to rediscover who you are apart from what you do and ask, “What gives my life meaning now?” and “How can I continue to serve with joy?”

Fulfillment once found in your work or employment can still come from aligning your daily life with your God-given purpose now. Consider mentoring, volunteering, creating, teaching, or simply being a faithful presence in your community.

Many retirees also find deep satisfaction in pursuing lifelong passions they once set aside, discovering that the potential for enjoyment is still there.

## Fitness

### Caring for Body, Mind, and Spirit

Retirement invites renewed stewardship of the body, mind, and soul. Staying active physically allows you to continue showing up for the people and purposes that matter most. Think

about the movement and consistency of daily walks, stretching, or gardening. Pair these rhythms with balanced nutrition, sufficient rest, regular checkups, and you’re making a holistic investment in your wellbeing.



Caring for your health is an act of worship, granting strength and clarity as you live out your calling.

## Friends

### Building Community for the Journey Ahead

Intentional friendships are vital to joy and resilience in retirement. Whether through church, volunteering, travel or shared hobbies, relationships foster emotional health and give meaning to your days.

True friends celebrate your wins, help keep you grounded, and offer perspective and encouragement—especially during seasons of change. Retirement can be a valuable time to deepen these friendships.

## Fun

### Rediscovering Joy and Celebration

Fun in retirement is about savoring time, not simply filling it. Embrace travel, music, art, times of laughter with friends, or coffee with someone you love. This is a season to seek out new opportunities and say “yes” to experiences that bring joy.

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What gives my life meaning now?”

“How can I continue to serve with joy?”

God delights in creation, and we are invited to do the same. Joy is not a distraction from life; it is a defining mark of God's presence in our lives, offering fuel for the continued journey.

## The Gift of a New Beginning

Retirement is not the epilogue to a meaningful life, it's the beginning of a new chapter.

May **Family, Fulfillment, Fitness, Friends, and Fun**—serve as guides on your journey. Together they create a vision for retirement that celebrates the past and embraces the invitations that lie ahead.



**Calvin C. Chanski, CFP®**  
Wealth Advisor | Partner

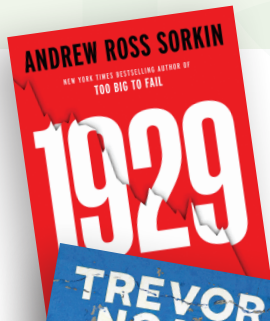


# FOLLOW THE READER

I asked several team members to share the books that most challenged and impacted them in 2025, and I'm pleased to share their recommendations with you. I hope you'll find something that inspires you too.



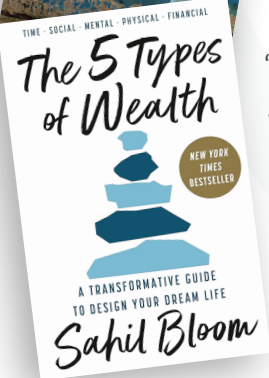
**Katy Sundararajan**  
Client Service Associate



“In a world that is constantly on watch for the next financial crisis, it was helpful to understand the structural and behavioral forces that contributed to the biggest stock market drawdown in history.” *Jonas Rees, Financial Planner*



“...Living increasingly with curiosity and humility, which recognizes we all have much to learn in order to love our neighbors well, inspires me.” *Brian VandenBrink, CEO & Partner*



“In the midst of the business of raising our son and preparing for our daughter, it helped me slow down and think more intentionally about the kind of life and home I'm building as a father and husband.” *Sam Starks, Financial Planner*

**INTERESTED?  
READ THE  
FULL REVIEWS**





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