

## Is It Time to Ratchet Up Your Giving?

by Bob DiMeo, Chairman, Fiducient Advisors

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Imagine a Monopoly game where one player starts with double the cash, a higher salary for passing “Go,” and more frequent dice rolls. Unsurprisingly, that player begins to dominate the board. But what’s striking isn’t just the win... it’s how their posture shifts. They grow louder, more boastful, slamming pieces and professing “strategic brilliance,” despite knowing the rules were rigged in their favor. This was no family game night - it was a carefully designed study by social psychologist Paul Piff at UC Berkeley, illustrating how even modest, apparent privileges can skew confidence and self-perception. In other words, it’s easy to mistake unearned advantage for our own doing.

*Why am I sharing this? Because it mirrors a question many of us should ask ourselves right now: after years of strong market performance, have we begun to overestimate our own “strategic brilliance”? And if so, are we overlooking the opportunity to give more?*

## Markets Have Been Generous

\$1 million invested in the S&P 500 at the beginning of 2016 was worth roughly \$4.2 million by 2026, a cumulative gain well over 300 percent!<sup>1</sup> Even after accounting for inflation, the real gains are extraordinary. These aren’t small increases - they’re transformational for many families.

And it’s not just public equities. Numerous asset classes and alternative strategies have also delivered strong long-term returns, further amplifying wealth over the past decade-plus.

In recent years, I’ve met with clients who were surprised to see the substantial growth in their net worth... at times without making any major changes. Some joked that they “became better investors during COVID” when in reality it was simply staying invested through unusually strong markets.

Of course, many of us played our parts with hard work, smart decisions, perseverance. But here’s the reality: a meaningful slice of our incremental wealth didn’t flow from sheer determination; it came from markets working in our favor.

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<sup>1</sup> U.S. Inflation Calculator / OfficialData.org S&P 500 Total Return Dataset (2016–2026).  
\$100 invested in 2016 would have grown to approximately \$422 by 2026, including reinvested dividends.

That brings us back to the Monopoly insight: privileges (market tailwinds) can subtly, or not so subtly, inflate our sense of earned success. We assume credit for the spins of lucky dice.

## So, Should You Increase Your Giving?

Absolutely, and here are several compelling reasons to consider upping your giving:

### 1) Your Benchmarks May Need a Refresh

If you've been deliberate about giving, you likely created benchmarks: percentages of income or set annual amounts. But if those benchmarks were set five or ten years ago, they may not reflect your current financial reality. And if you haven't been intentional about giving before, now, with greater financial strength, is a wonderful time to start.

### 2) Nonprofits Need You More Than Ever

Although philanthropy has stabilized broadly, many nonprofits are stretched thin. Costs continue rising while advancing important missions can become more complex. Think of community hospitals managing staffing shortages, or food pantries seeing increased demand while donations lag. Your support today can be deeply impactful.

### 3) Tax Efficiency Matters

A strong portfolio often produces more realized gains... and more taxes. Donating appreciated securities avoids capital gains taxes while allowing you to give at current market values. And with valuations elevated, this may be a particularly opportune time.

I recently wrote about common pitfalls investors should sidestep, including waiting too long to act on tax-smart opportunities. You can find that piece here [10 Mistakes Wealthy Investors Must Avoid This Year](#).

### 4) Consider Gifting to Family Now

*Why wait until assets transfer via inheritance?* The bulk of inheritances are received in one's 50s or early 60s; well past the stages of raising children, buying homes or building careers. *What if money arrived earlier?*

I've seen friends and clients provide support to adult children in key areas such as childcare costs, allowing one parent to pursue a degree or accept a better job. For those families, the timing of the gift mattered far more than the size. Backing like this can have both immediate and lasting impact.

If you're younger and in a strong financial position, you might consider a family limited partnership or other multigenerational planning tools. And don't forget the annual gift tax exclusion: \$19,000 per recipient in 2026 (\$38,000 for married couples), allowing tax-free gifts without affecting lifetime estate tax exemptions.

Our *2026 Financial Planning Guide* is filled with useful insights. [Access it here.](#)

### **5) Create Lasting Memories Through Life Experiences**

Giving isn't only about finances. *Have you talked about a trip of a lifetime with loved ones?* A multigenerational vacation or meaningful shared experience can create memories that outlast any market cycle.

## **Bonus Thought: Lead by Example**

When you give generously during times of financial strength, you demonstrate values of gratitude, stewardship and intentionality. That example can ripple across generations and even communities.

## **Seizing a Moment of Opportunity**

Your portfolio's strength today is not guaranteed to persist. Markets don't move in straight lines. But giving, to charities or loved ones, creates impact and meaning right now.

By increasing your giving today, you can support nonprofits doing essential work and help loved ones when it matters most. You are also being tax-smart and can align your wealth with your values... all while experiencing the deep personal gratification that comes from intentional generosity.

So, *is it time to ratchet up your giving?* The markets have given many of us an advantage. Using that momentum to lift others may be one of the most meaningful ways to respond.

For help in crafting an intentional, tax-smart giving plan for charities, loved ones, or both, please reach out to me or any of my colleagues in our Wealth Office™.

## About the Author



**Bob DiMeo**  
Chairman

As Chairman, Bob's primary responsibilities include firm strategy, mentoring colleagues and advising a select number of clients. Bob co-founded the firm in 1995 and served as CEO from its inception through July 2023. Bob has authored and been the subject of numerous articles appearing in prominent publications including the *Los Angeles Times*, *Crain's Chicago Business* and *Pensions & Investments*, and has taught courses on fiduciary responsibility and related subjects. He co-authored [\*Asset Management for Endowments & Foundations \(McGraw Hill\)\*](#), [\*Designing a 401\(k\) Plan \(Probus\)\*](#), [\*The Practical Guide to Managing Nonprofit Assets \(John Wiley & Sons\)\*](#), [\*Nonprofit Asset Management \(John Wiley & Sons\)\*](#) and recently authored [\*50 Billion Reasons to Grow Your Practice \(Honor\)\*](#) and co-hosted [\*Nonprofit Investment Stewards\*](#), a podcast for nonprofit leaders.

Prior to co-founding Fiducient Advisors (DiMeo Schneider & Associates), Bob served as Vice President for Kidder, Peabody's Institutional Consulting Group. Bob obtained the designation of Certified Financial Planner (CFP®) from the College of Financial Planning and his bachelor's degree from Bradley University. Bob has mentored for and served on the board of Year Up Chicago and served as a board member for the Special Olympics Illinois Foundation and the Associated Colleges of Illinois. He is a member of the Cardinal's Council for Catholic Charities, where he serves on the Investment/Finance Committee. Bob also serves as a director for the Geneva Lake Water Safety Patrol. Bob's interests include music, exercise, golf, and boating... all the better with family and friends.