

# You have successfully built up a store of wealth — well done!

The next challenge you face is — how should you plan for it when you die? Because, whatever your views are about life after death, we all know we can't take it with us ...

## Your choices are —

- **Your children/grandchildren/great-grandchildren: you should, of course, make provision for them, but don't overdo it! As shown in the Carnegie Conjecture, too much money received as inheritance significantly undermines a young person's drive to achieve their own potential.**
- **You could let the Government take it: they'll squander it on inefficient public services or by paying interest on their bloated public debt — so no investment there for the future.**
- **You could leave it to charity: but which one? Unless you have a particular legacy in mind, here's the most logical — let your generosity provide the opportunity for young people from disadvantaged, low-income backgrounds to achieve their potential in adult life. Think of it as everything you want to do for your own descendants, but going far beyond that to enable inter-generational philanthropy.**

**The Share Foundation** knows how to make this happen. For the past eleven years, we've been running the UK-wide starter capital accounts (Junior ISAs and Child Trust Funds) and life skills training for young people in care, on behalf of the Department for Education. The government provides the seedcorn to enable their accounts to be opened, but we leverage that beginning to bring them real opportunity.

Their early lives have generally been pitted by insecurity, but we have found the route for them to achieve an attitudinal transformation. It's called 'incentivised learning' and, as they earn while they progress through our 6-step Stepladder Plus course, you can feel their prospects moving forward.

Over the past year, and fuelled by a grant of over £400,000 from the British Bankers Association, we have seen nearly 1,000 young people stepping forward to register. Those who take the opportunity are completing the majority of the steps, while demonstrating their determination in their 'Step 4' testimonials — and earning an average of over £750 — as they look ahead to transforming their lives.

You could be a part of making this happen. By making a grant now or setting aside money in your will, the hopes you have for your own descendants could also fuel the future for many, many more who don't have the good fortune of a benefactor like you in their own family — if, indeed, they have a family at all.

**To find out more, please visit: [www.sharefound.org/philanthropy](http://www.sharefound.org/philanthropy)**