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David Ratcliffe oversees Thought Leadership and Research within Institutional and Private Philanthropy. The Philanthropic Solutions group within U.S. Trust delivers experience and comprehensive services to help nonprofit institutional and individual clients build and sustain their philanthropic missions and goals. Philanthropic Solutions is a leader in the industry, serving both institutions and individuals by seamlessly integrating philanthropic management into their broader financial relationships.

Ratcliffe's previous role was overseeing a team of philanthropic specialists who support Merrill Lynch advisors and U.S. Trust® private and institutional client advisors. The team delivers their experience in nonprofit endowment management, including Outsourced Chief Investment Officer (OCIO), planned giving administration and management, individual private client philanthropic strategies and grants management.

Ratcliffe joined Merrill Lynch Trust Company in 1994 as the regional trust manager in South Florida and was named national executive of Philanthropic Solutions Sales in 2009 for Bank of America Merrill Lynch and subsequently, U.S. Trust. Prior to working at the company, Ratcliffe was a senior vice president and trust sales manager in the Trust and Investment Management Group for SunTrust Bank in South Florida.

Ratcliffe earned his bachelor's degree from Wake Forest University. He holds the Certified Trust and Financial Advisor (American Banking Association) and Chartered Advisor in Philanthropy® (American College) designations. His post-graduate work includes the Wharton School of Business and Harvard Business School. In addition, he received his Trust Certification from the Florida Trust School, University of South Florida.

David Ratcliffe's philanthropic involvement has included board and leadership positions with the Florida Grand Opera, the Florida Philharmonic, Broward County Library Foundation and the Community Foundation of Broward County. Currently, he serves on the board of Fire Island Pines Arts Project, the Planned Giving Advisory Councils of Museum of Modern Art (MoMA), and the New York Public Library.