

## Leave your Charitable Legacy with a Donor-Advised Fund

**Problem:** How can I leave a charitable legacy?

**Solution:** Create a Donor-Advised Fund through Fidelity!

### What is a Donor-Advised Fund?

A Donor Advised Fund is a philanthropic account that allows individuals to make charitable contributions from your computer, receive immediate tax benefits, and recommend grants to nonprofit organizations over time.

<b>Funding Minimum:</b>	No minimum.
<b>Distribution:</b>	No annual distribution requirement.
<b>Legal:</b>	A fund held within a public charity or financial institution.
<b>Control:</b>	The donor's recommendations do not have to be followed by the administrator.
<b>Privacy:</b>	Donors can make grants anonymously.
<b>Manage:</b>	All administrative duties such as compliance, accounting and oversight are outsourced to the sponsoring organization.
<b>Grants:</b>	Computerized, you control all grants, but may have certain restrictions on types of grants.
<b>Legacy:</b>	Primarily focused on immediate grant-making and generally do not establish an endowment.

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### What are the Main Benefits?

#### Immediate Tax Deduction:

- You can claim an immediate tax-deduction for the fair market value (for long-term gains) of the donated assets.
- Proactively plan when to itemize deductions to maximize the tax benefits from your donations.

#### Tax-Free Growth:

- Donated funds can be invested and receive tax-free growth for a greater long-term impact.

#### Estate Tax Benefits:

- Either foundation can reduce your estate taxes by removing appreciable assets from your taxable estate.

#### Tax Strategies:

- You can donate highly appreciated stock to a Donor-Advised Fund in order to pay no capital gains tax on the sale of assets.
- "Bunching" donations to receive a tax benefit. Maximizing your tax deductions is often achieved by itemizing deductions every 1, 2, or 3 years. You receive no tax benefit if you use a standard deduction.

### To learn more about Endowment Wealth Management and our Fee-Only Fiduciary Advice:

**Call: (920) 785-6010**

**Visit: [www.EndowmentWM.com](http://www.EndowmentWM.com)**

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