

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.

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

- Qualifying contributions are eligible to be claimed as 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 may grow tax-free for a greater long-term impact.

Estate Tax Benefits:

- A Donor-Advised Fund may reduce your estate taxes by removing appreciated assets from your taxable estate.

Tax Strategies:

- Donating appreciated securities directly to a donor-advised fund may allow a donor to avoid recognizing capital gains that could otherwise result from a personal sale of those assets, subject to IRS rules and limitations.
- "Bunching" donations to receive a tax benefit. Maximizing your tax deductions is often achieved by itemizing deductions every 1, 2, or 3 years. Using the standard deduction often fails to realize the tax benefit of charitable contributions.

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

Call: (920) 785-6010

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