



CONTRIBUTING TO A STIFEL DONOR-ADVISED FUND

You can maximize your charitable dollars and receive tax-related benefits through a Stifel Donor-Advised Fund from Stifel Charitable, Inc.

- ▶ Contributions to a Stifel Donor-Advised Fund are tax deductible to the maximum extent allowed by law. We will issue a tax receipt for each donation to a fund.
- ▶ Contributions to funds are invested, and the growth is tax-free.
- ▶ We can accept donations of cash, publicly traded securities, and complex assets, including business interests, life insurance policies, and real estate.
- ▶ Cash gifts are a great place to start, but donations of appreciated assets (held longer than one year) to a Stifel Donor-Advised Fund often provide the additional benefit of avoiding long-term capital gains tax, as shown below.

	GIFT OF CASH	GIFT OF APPRECIATED STOCK
Fair Market Value of Gift	\$25,000	\$25,000
Charitable Deduction	\$25,000	\$25,000
Income Tax Savings	\$9,250	\$9,250
Long-Term Capital Gains Tax Avoided	N/A	\$5,474
TOTAL DONOR TAX SAVINGS	\$9,250	\$14,724

This example includes the following assumptions:

- The donor is in the 37% federal income tax bracket.
- The cost basis of the stock is \$2,000.
- The stock has been held for more than a year.
- The tax rate on long-term capital gains is 20%.
- The donor is subject to the 3.8% Net Investment Income Tax.

The example does not take into account state or local taxes, alternative minimum taxes, or limitations on itemized deductions that may be applicable.

▶ **For more information, contact your Stifel Financial Advisor.**

Donors who take the standard deduction should be aware that the first \$2,000 of charitable cash contributions are deductible to married taxpayers filing jointly (\$1,000 for single filers).

Stifel Donor-Advised Funds are handled by Stifel Charitable Inc., which is a 501(c)(3) non-profit organization. Stifel Financial Corp. companies, including Stifel, Nicolaus & Company, Incorporated, Stifel Bank, and Stifel Trust Company, N.A., provide services to Stifel Charitable Inc. Stifel does not provide legal or tax advice. You should consult with your legal and tax advisors regarding your particular situation.