

Design Your  
Charitable Impact  
**A BLUEPRINT FOR GIVING**

**STIFEL**  
Charitable Inc.®

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## *Introducing the Stifel Donor-Advised and Legacy Gift Funds*

Charitable giving is often an important component of financial, tax, and estate planning. Creating a strategic charitable giving plan can help maximize your tax benefits and reduce your record-keeping burden. Creating a Stifel Charitable Gift Fund allows you to focus on making an impact on the causes you care most about.

- A donor-advised fund is a simple, flexible, tax-efficient way to manage charitable giving.
- Donors are eligible for an immediate tax deduction for contributions into their Stifel Donor-Advised Fund® (DAF).
- Gifts of appreciated securities are eligible to receive Fair Market Value deductions, typically creating significant capital gains tax savings.
- Your Stifel Financial Advisor will work alongside you and Stifel Charitable Inc. to invest your contributions. Your Stifel Donor-Advised Fund assets can grow tax free.
- Currently, gifts to a Stifel Donor-Advised Fund are eligible to receive tax deductions of up to 60% of adjusted gross income (AGI) for cash contributions and up to 30% of AGI for appreciated securities, both with a five-year carryforward allowance. Effective 2026, new rules apply to itemized charitable deductions, including those made to donor-advised funds: (1) deductions are generally limited to the amount exceeding 0.5% of AGI, and (2) for those in the top (37%) tax bracket, the tax benefit of itemized deductions is capped at an effective 35% rate, e.g., \$100,000 of itemized deductions is capped at a \$35,000 reduction to tax liability. You can choose when to recommend grant distributions to any IRS-qualified nonprofit organization in the United States, or even internationally, with no annual mandatory minimum.
- You can name successor advisors, such as children or trusted family members, to continue your tradition of giving for generations to come. Or, you can create a Stifel Legacy Fund® to ensure your fund continues supporting the causes you care most about, long after you are gone.
- Stifel Legacy Funds allow you to continue your charitable impact after your lifetime.
- A Stifel Legacy Fund can be the continuation of a Stifel DAF, the beneficiary of an IRA, Transfer on Death, Charitable Remainder Trusts, Trust, or Will.
- You can designate qualified nonprofits or fields of interest to receive annual grants as an ongoing sustaining income.
- You choose the term of distribution for your Stifel Legacy Fund. You can designate a number of years or choose an ongoing endowment expanding your impact forever.
- Annual grants from your Stifel Legacy Fund will be made in the unique, personal name of your choosing.
- Once your Legacy Fund is established, you can update your fund beneficiaries and distribution terms at will with no expense throughout your lifetime.

# A BLUEPRINT FOR GIVING

This Blueprint for Giving will lead you through exercises that help you:





## REVIEW *Your Past Charitable Giving*

Charitable giving happens in many forms. One way to give back to your community is by using your financial resources to support causes you care about. Here are some questions to determine if your giving aligns with your interests or if you want to change course:

**What organizations do you support today and how do you support them?**

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**What was your most meaningful or rewarding charitable investment?**

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**What was your most disappointing charitable moment?**

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### Consider Your Charitable Giving Motivations

*Take a moment to think about the following questions. Add any thoughts that might direct your charitable investments.*

***How would you improve the world?***

***What makes you happy?***

***What makes you sad?***

Do you want to focus on immediate needs? Do you want to address root causes and seek long-term strategies? What do you believe is the best use of your charitable dollars? What results do you want your charitable investments to pursue?

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# A BLUEPRINT FOR GIVING

What do you value most? Start by circling values that resonate with your core principles and crossing out those that have little influence on your life.



Activity	Expertise	Opportunity
Beauty	Fairness	Passion
Change	Faith	Patriotism
Collaboration	Family	Peace
Commitment	Freedom	Personal Growth
Communication	Generosity	Preservation
Community	Happiness	Pride
Compassion	Harmony	Privacy
Competition	Healing	Respect
Conservation	Honesty	Responsibility
Courage	Humility	Security
Creativity	Inclusion	Self-Expression
Democracy	Independence	Self-Reliance
Dignity	Innovation	Service
Diplomacy	Integrity	Simplicity
Discipline	Involvement	Stability
Diversity	Joy	Stewardship
Education	Justice	Sustainability
Empathy	Knowledge	Tolerance
Empowerment	Leadership	Transformation
Energy	Love	Truth
Entrepreneurship	Loyalty	Versatility
Equity	Merit	Wisdom
Excellence	Movement	

Of the values you circled, which three hold the greatest impact or meaning for you?

Feel free to add values that were not listed.

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# IDENTIFY *Your Interest Areas*

## Arts and Culture

- Literacy
- Performance
- Visual

## Animal-Related

- Animal Protection and Welfare
- Wildlife Protection
- Zoos and Aquariums

## Civil Rights and Advocacy

## Community Improvement

## Crime and Legal-Related

## Diseases, Disorders, and Medicine

- Medical Research

## Disaster Preparedness and Relief

## Education

- Preschool
- Elementary and Secondary
- Higher Education

## Employment

- Job Training and Placement
- Vocational Counseling

## Environment

- Botanical
- Natural Resources and Conservation
- Recycling
- Water

## Food, Agriculture, and Nutrition

- Agriculture Programs
- Food Banks and Pantries
- Meal Delivery

## Health

- Health Care Delivery
- Mental Health and Crisis Intervention
- Substance Abuse

## Housing and Shelter

- Home Improvement and Repairs
- Homeless Shelters
- Senior Housing
- Subsidized Housing

## Human Services

- Aging
- Children, Youth, and Family Services
- Domestic Violence

## International Affairs and National Security

## Philanthropy and Volunteerism

## Recreation and Sports

## Religion-Related

## Science and Technology

- Astronomy
- Biological and Life Sciences
- Chemistry
- Computer Science
- Engineering and Technology
- Marine Science and Oceanography
- Physical and Earth Sciences

Find the interest areas that matter most to you. Then, try to narrow your focus to three areas.

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## **DEFINE** *Your Community*

Consider the community or communities you want to support. This could mean a geographic area or population, individuals with disabilities, religious groups, or the special interest groups with whom you identify, for example.

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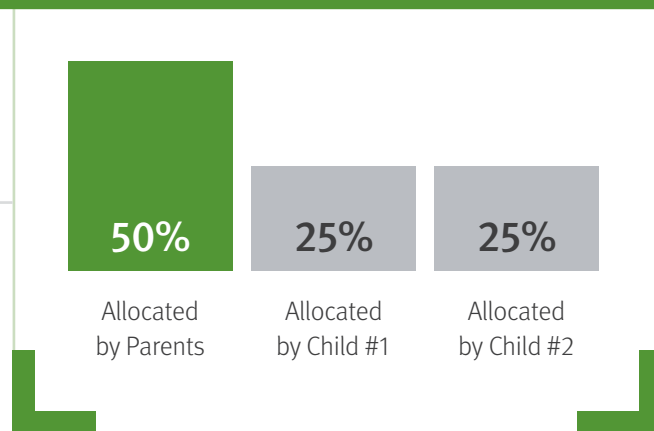


## SET Your Charitable Giving Guidelines

You may consider dividing your giving by allocating percentages for each area. Or, you may prefer to set guidelines for others who may participate in your giving.



### FAMILY EXAMPLE



### CORPORATE EXAMPLE







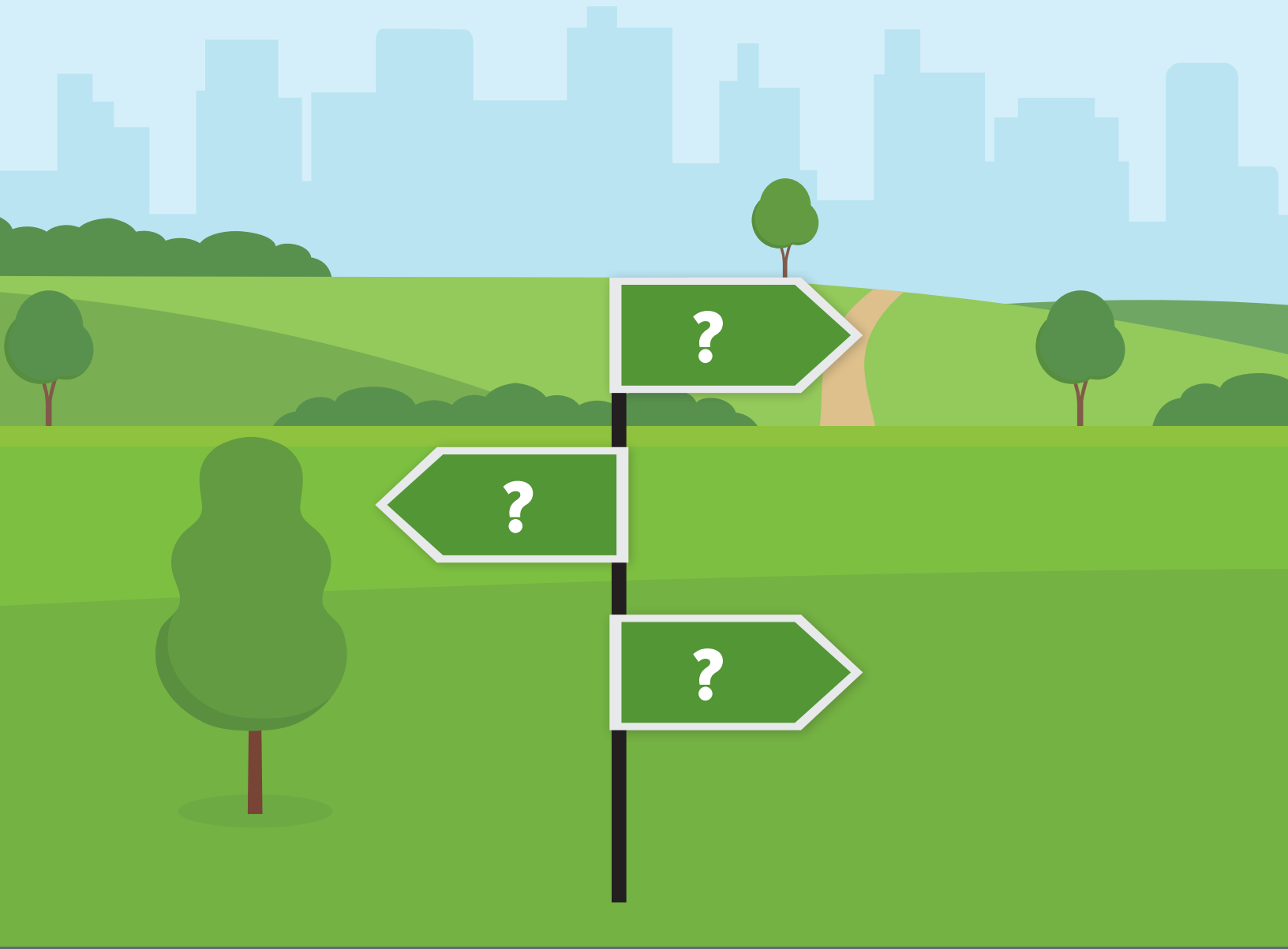




## NEXT Steps

Think of this Blueprint for Giving as a living document. You can come back periodically and make updates as you evolve in your giving, and it can serve as a reminder or motivation as you make your charitable decisions.

Talk to your Stifel Financial Advisor about how your charitable blueprint fits into your wealth and estate plan to ensure you receive the highest tax benefits to meet your timeline and goals.



*Stifel Donor-Advised Funds and Legacy Gift 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. Neither Stifel nor affiliated companies provide legal or tax advice. You should consult with your legal and tax advisors regarding your particular situation.*