

 $STIFEL \mid \mathsf{Donor\text{-}Advised} \; \mathsf{Funds}^{\text{\tiny{\$}}} \; \; \; \; STIFEL \mid \mathsf{Legacy} \; \mathsf{Gift} \; \mathsf{Funds}$ 



### Introducing the Stifel Donor-Advised Fund

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 Donor-Advised 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.
- 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.
- 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.
- 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.

- 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.
- Your Stifel Donor-Advised Fund offers online access through your own DonorView portal, making it easy to check fund balances, view account activity, and make grant distribution recommendations.
- Choose and enjoy a meaningful, personalized name for your fund, connecting you with your giving for years to come.
- Simply complete a Stifel Charitable Gift Fund Agreement, contribute assets to your fund account, and begin making an impact on the causes you choose.



### 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:

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What organizations do you support and how do you support t	them?
What was your most meaningful or rewarding charitable inve	stmont?
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What was your most disappointing charitable moment?	
what was your most disappointing chantable moment:	
Consider Your Charitable Giving Motivations	
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What makes you happy?	ress root e best

### 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 on the previous page.

### **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.

# **DEFINE** Your Community

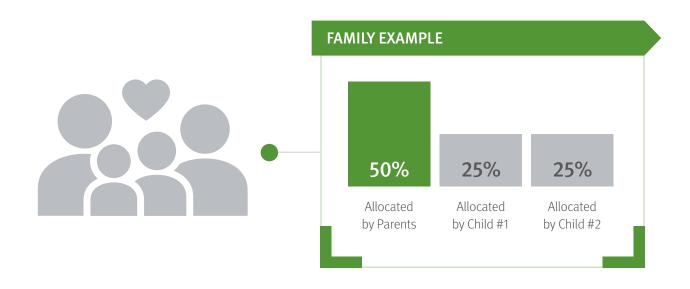
Consider the community or communities you want to support. This could mean a geographic area or population, individuals with disabilities, religious groups, or the LGBTQ+ community, for example.				pulation,	

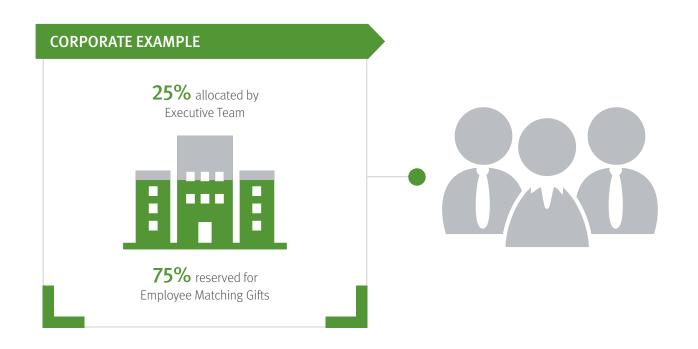


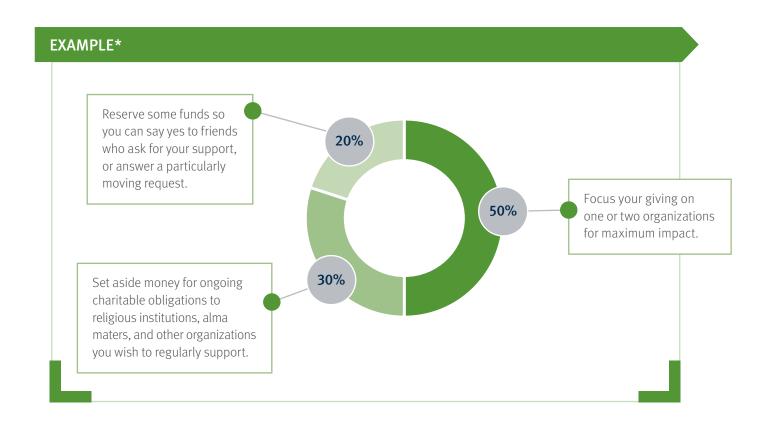


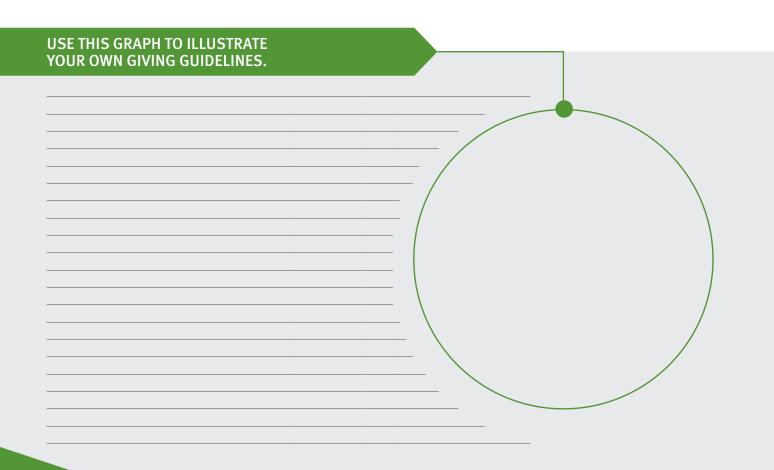
### **SET** Your Charitable Giving Guidelines

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.









### **ESTABLISH THE SPECIFICS** of Your Stifel Donor-Advised Fund

You may want to identify specific causes or organizations you feel strongly about supporting.

#### **EXAMPLE**

"We believe in the importance of public education, at both K through 12 and higher education levels. We support the School District Education Foundation and the State University."

#### **EXAMPLE**

"We are interested in visual and performing arts. We wish to support the Museum and the Orchestra."



## **DOCUMENT** Your Absolutes



You can choose to outline more stringent rules for your giving.

EXAMPLE	EXAMPLE
"We will only support programs benefiting our metro area."	"Under no circumstances will we support organizations that"

## **FORMULATE** Your Charitable Giving Plans

After looking back at your previous responses, you may wish to formalize a giving plan or mission statement to clarify your goals and priorities. You can also use this section to simply record your thoughts on giving.

Some questions to ponder:	
Did anything surprise you?	
Do you plan to make any changes after co.	mpleting this Charitable Giving Guide?
Is there anything you would like to share w	with future generations?
Did a mission statement emerge?	
	EXAMPLE
	MISSION STATEMENT:  "We seek to improve literacy levels in our community. We do this by supporting adult and child literacy programs through donations and volunteering to tutor youth and adults."

### **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.

