

THE SIMPLICITY OF A DONOR-ADVISED FUND



GIVE

Contribute cash, mutual funds, stocks, real estate, business interests, restricted stock.



GROW

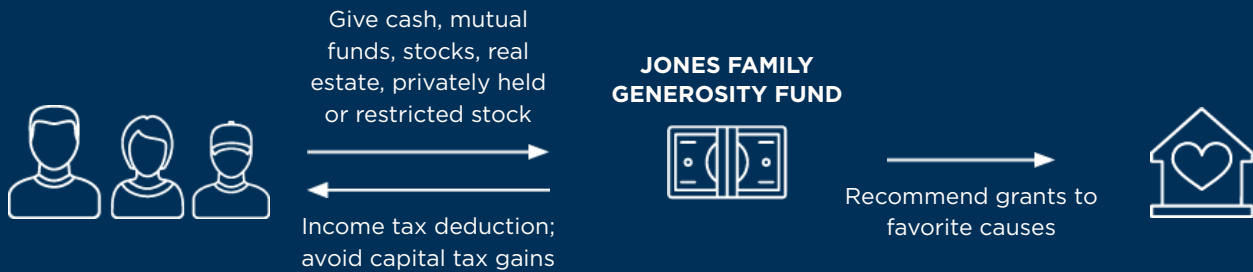
Invest your fund to target tax-free growth and have more to give away later.



GRANT

Enjoy the freedom to make grants from a single account to multiple organizations. You have the option to remain anonymous.

DONOR-ADVISED FUND: TRANSFORM THE WAY YOU GIVE



Go beyond giving cash. A donor-advised fund (DAF) provides simplicity, flexibility and tax efficiency to donors. You can give most types of assets to a DAF. You receive an immediate income tax deduction when you contribute, and then you can decide when to make grants from your online account to the causes you are passionate about.*

SignatureFD partners with multiple donor-advised funds throughout the country, and your advisor can help you find an appropriate option to maximize your giving.

Benefits of using a Donor-Advised Fund

SIMPLICITY

No complex legal documents or tax returns

FLEXIBILITY

Contribute now and grant to non-profits later

TAX EFFICIENCY

Avoid capital gains taxes on appreciated assets and your investment grows tax-free

RECORD-KEEPING

See your entire giving history and consolidated gift receipt in one place

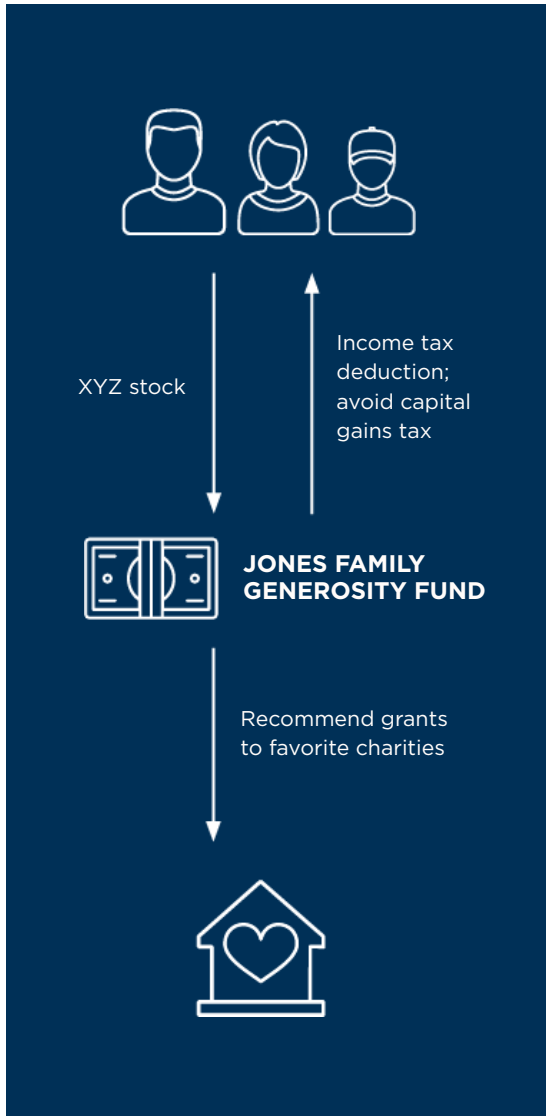
ANONYMITY

Choose whether to give anonymously to maintain confidentiality

EASE

Recommend grants from your online account

DONOR-ADVISED FUND: TRANSFORM THE WAY YOU GIVE



In the past, Jim and Janice Jones have made annual gifts totaling \$50,000 to their church, their alma mater and the local symphony. The Joneses’ portfolio includes liquid investments valued at \$2.5 million, including \$100,000 worth of XYZ stock that Janice purchased several years ago for \$25,000. The Joneses want to sell XYZ stock but don’t like the fact that they will pay more than \$18,600 in capital gains tax.

The Joneses’ financial advisor recommends opening a Donor-Advised Fund (DAF) to fund their charitable giving for the next two years. By transferring the XYZ stock to their DAF, they receive an immediate \$100,000 income tax deduction, which reduces their tax burden by \$30,000. In addition, they are able to avoid almost \$19,000 in capital gains tax that would have been incurred if the stock had been sold.

After the stock is gifted to their DAF, it is sold and the proceeds can be reinvested in one of the investment pooled funds. Rather than writing checks to all their favorite charities, the Joneses can make grants directly from their online account. Their financial advisor also recommends that they take cash from their previous checkbook giving and reinvest that amount into their investment portfolio to replace the value of XYZ stock that they gifted.

SUMMARY

Income Tax Deduction	\$100,000
Income Tax Savings	\$30,000
Capital Gains Tax Avoided	\$18,600

Assumptions:

- Marginal federal and state income rate of 30%
- Federal and state capital gains rate of 21% plus 3.8% Medicare unearned income tax

Please note: This example is hypothetical and for educational use only. The situations, tax rates or return numbers do not represent any actual clients or investments. There is no assurance that the rates depicted can or will be achieved. Actual results will vary. Please consult with legal and tax counsel about suitability.