STIFEL | Donor-Advised Funds®

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	$8,750	$8,750
Long-Term Capital Gains Tax Avoided	N/A	$4,600
TOTAL DONOR TAX SAVINGS	**$8,750**	**$13,350**

This example includes the following assumptions:

- The donor is in the 35% 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 example does not take into account state or local taxes, alternative minimum taxes, the 3.8% net investment income tax, or limitations on itemized deductions that may be applicable.

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