



Charitable Gift Comparison

Helpful Tips for Using a Charitable Giving Account

GOAL	GIFT	METHOD	BENEFIT
<i>Make a gift while leaving more of the estate to heirs</i>	Gifts of Retirement Assets (e.g., 401(k), IRA)	Name Stifel Charitable Inc. as the beneficiary of a retirement plan, and pass less-taxed assets to heirs	Avoid up to 60% income tax on retirement assets; pass more of your estate to your heirs
<i>Make a gift that costs nothing during your lifetime</i>	Gifts Through Will or Trust (“Bequest”)	Include a gift of cash, property, or a share of your estate through will or trust	A gift that does not affect cash flow, and can be adjusted as circumstances change
<i>Make a gift while avoiding capital gains liability</i>	Gifts of Appreciated Securities	Give appreciated stocks, bonds, or mutual funds to sell and use the proceeds	Make a significant gift; receive an immediate income tax deduction; pay no capital gains tax
<i>Make a gift and receive a steady income for life</i>	Charitable Remainder Unitrust; Charitable Remainder Annuity Trust	Give assets to a trust that gives you an income for life, then passes the remainder to your Stifel Donor-Advised or Legacy Fund	Diversify assets, avoid or defer capital gains tax, receive charitable tax deduction, and secure often greater income and possible inflation protection
<i>Make a large gift at little cost</i>	Gift of Life Insurance	Donate a life insurance policy you no longer need	Take a tax deduction now; take possible future deductions through gifts to pay policy premiums
<i>Plan a future gift in the simplest way possible</i>	Gift the Balance of the Account (Payable on Death or Transfer on Death)	Designate the balance of a bank or brokerage account, retirement plan, annuity, or life insurance policy to go to your Stifel Donor-Advised or Legacy Fund	Make an extraordinary contribution that costs nothing now and is as simple as client signature
<i>Make a gift that preserves assets for your heirs</i>	Charitable Lead Trust	Use appreciating assets to create a trust that will pay income to your Stifel Donor-Advised Fund for a period of years, and then pass the assets back to you or your heirs	Shelter growing assets and benefit right away; reduce or eliminate gift and estate tax



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

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