

Charitable Solutions Comparison

Compare various charitable giving vehicles to determine which option aligns with your giving goals and objectives.

	DONOR ADVISED FUNDS	PRIVATE FOUNDATION	CHARITABLE REMAINDER AND LEAD TRUSTS	CASH OR CHECK	PUBLIC CHARITY
Consider when	You want a simple solution with low costs and the potential to grow tax-free	You want to run your own organization, employ staff, or have greater flexibility in holding unique investments and grant making	You want a charitable vehicle that also benefits your heirs	You want to make one-off gifts or keep track of your own donation receipts	You have a desire to operate a nonprofit, delivering specific charitable programs to the public
Organizations you can give to	IRS-qualified public charities	IRS-qualified public charities (including DAFs); private foundations, other organizations, and individuals, subject to additional tax rules	IRS-qualified public charities (including DAFs) and, in most cases, private foundations	IRS-qualified public charities (including DAFs) and private foundations	Any organization or individual, so long as the expenditure is related to your charitable mission
Time to establish	Immediately	Several weeks/months	Several weeks/months	Immediately	Several weeks/months
Typical minimum	\$5,000-\$10,000	\$1 million+	CRT: \$100,000+** CLT: \$1 million+**	Any	Dependent on your mission and goals
Costs to establish	×	✓	✓	×	✓
Ongoing fees/costs	✓	✓	✓	×	✓
Growth potential	✓	✓	✓	×	✓
Donations of non-cash assets	✓	✓	✓	N/A	✓
Income tax deduction (as a % of Adjusted Gross Income)*	60% for cash 30% for appreciated assets	30% for cash 20% for appreciated assets	Depends on the type of trust and type of organization being supported	60% when donating to a public charity 30% when donating to a private foundation	60% for cash 30% for appreciated assets
Administrative responsibilities	×	✓	✓	×	✓
	Recommend grants to favorite charitable causes; DAF sponsor handles all administration	Govern and manage organization, including managing grants, investments, and legal/tax compliance	Trustee must administer trust, including managing trust distributions, investments and legal/tax compliance		Govern and manage organization, including carrying out charitable programs and managing investments and legal/tax compliance
Tax on investment income	×	✓	CRT: X CLT: ✓	N/A	×
		1.39% of net investment income			
Required annual distributions	×	✓	✓	N/A	Ordinarily none (but must carry out charitable activities)
	Typically no, but can vary by DAF program sponsor	At least 5% of net asset value	CRT: at least 5% of market value or initial trust value CLT: no required minimum		
Required to file its own tax return	×	✓	✓	N/A	✓
Give anonymously	✓	×	✓	×	×
Ability to name successors	✓	✓	✓	×	✓

*Assumes appreciated assets are long-term capital gain property. **Corporate trustees typically have account minimums over \$1 million for administration of these accounts.

To learn more about your charitable giving options, contact your financial advisor.

RAYMOND JAMES

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