

CHARITABLE GIFTING VEHICLE COMPARISON

When you consider tax efficiency, ease of set up, privacy and flexibility, establishing a donor advised fund at the St. Louis Community Foundation offers superior benefits.

	PRIVATE FOUNDATION	COMMUNITY FOUNDATION DONOR ADVISED FUND
Maximum Tax Benefits	No	YES
AGI Tax Deduction Limitation - Cash	30%	50%
AGI Tax Deduction Limitation - Long term capital gain property (publicly-traded stock, closely held stock & real estate)	20%	30%
Gifts of Qualified Appreciated Securities (publicly-traded stocks)	Fair Market Value Deduction	Fair Market Value Deduction
Gifts of Closely Held Stock or Real Estate	Cost Basis Deduction	Fair Market Value Deduction
Privacy & Confidentiality	No Disclosure of IRS Form 990PF required	YES Confidentiality Maintained
Excise Taxes on the Sale of Highly Appreciated Gifts	Yes	NO
Annual Excise Tax Payments	1-2% of Net Income & Net Realized Gain	NONE
Ease & Cost of Establishing Charitable Entity	Complex Legal Expenses, IRS Application Fees & Expenses	SIMPLE No Cost
Annual Minimum Distribution Requirement	5%	NONE
Personal, Local Service by a Mission-Based Organization	No	YES
Grantmaking Advice & Knowledge of Local Community	Varies	YES



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