

## 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<br>DONOR ADVISED FUND |
|---|---|--|
| Maximum Tax Benefits  | No  | YES  |
| AGI Tax Deduction Limitation - Cash   | 30%   | 60%  |
| AGI Tax Deduction Limitation -<br>Long term capital gain property<br>(publicly-traded stock, closely held stock<br>& real estate) | 20%   | 30%  |
| Gifts of Qualified Appreciated Securities<br>(publicly-traded stocks)   | Fair Market Value Deduction                                   | Fair Market Value Deduction                |
| Gifts of Closely Held Stock or<br>Real Estate   | Cost Basis Deduction  | Fair Market Value Deduction                |
| Privacy & Confidentiality   | No<br>Disclosure of<br>IRS Form 990PF required                | YES<br>Confidentiality Maintained          |
| Excise Taxes on the Sale of<br>Highly Appreciated Gifts   | Yes   | NO   |
| Annual Excise Tax Payments  | 1-2% of Net Income &<br>Net Realized Gain                     | NONE                                       |
| Ease & Cost of Establishing<br>Charitable Entity  | Complex<br>Legal Expenses, IRS<br>Application Fees & Expenses | SIMPLE<br>No Cost                          |
| Annual Minimum Distribution Requirement   | 5%  | NONE                                       |
| Personal, Local Service by a<br>Mission-Based Organization  | No  | YES  |
| Grantmaking Advice &<br>Knowledge of Local Community  | Varies  | YES  |



**LIVE HERE. GIVE HERE.**