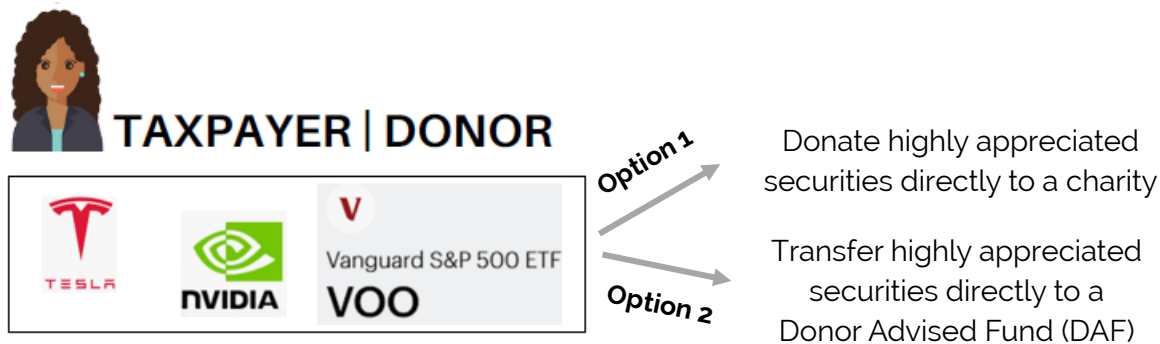


visualizing Highly Appreciated Securities Giving

For investors with highly appreciated assets, charitable giving can be significantly more tax-efficient when structured properly. Two of the most effective strategies include directly gifting appreciated securities or contributing them to a Donor-Advised Fund (DAF).



Fortunately, there's a more tax-efficient way.....one that can reduce taxes while supporting



Taxpayer bought 1k shares of "XYZ" stock for \$50k
Over the last 5 years, it has grown to \$100k, resulting in a gain of \$50k

Scenario	Sell & Donate Cash	Donate Shares to Charity	Transfer Shares to DAF
Market Value	\$100,000	\$100,000	\$100,000
Capital Gain	\$50,000	\$50,000	\$50,000
Capital Gains Tax (20%)	\$10,000	\$0	\$0
Net to Charity	\$90,000	\$100,000	\$100,000
Tax Deduction	\$90,000	\$100,000	\$100,000

OTHER FACTORS AND CONSIDERATIONS THAT IMPACT THE USE OF DONOR ADVISED FUNDS

- Initial Charitable Transfer is Irrevocable
- Most Valuable for Taxpayers Who Itemize
- Most Efficient to Give Appreciated Assets
- Future Distributions May Exceed Initial Gift Amount
- Appropriate if Philanthropic Intentions are Fluid

Disclosures

This material is provided for educational purposes to illustrate potential charitable planning considerations under current tax law. It is not intended as individualized tax, legal, or investment advice. **Donors should consult their personal financial, tax, or legal advisor before implementing any strategy.** This material is shared in the context and capacity by a supporter of Northeast Ohio Adoption Services (NOAS) and not as a NOAS representative providing personalized professional advice.

If you are considering a charitable gift and would like to explore:

- * Qualified Charitable Distributions (QCDs)
- * Donor-Advised Fund (DAF) grant recommendations
- * Appreciated asset gifting
- * Multi-year philanthropic planning
- * Timing strategies prior to year-end

The NOAS team is available to work with you to make the giving process simple, meaningful and tailored to your wishes.

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Your Gift. Generations of Change.

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