

Selling Your Business? Going Public? Inheriting Wealth? Build a Tax-Smart Giving Legacy

Donor-Advised Fund, Private Foundation, or both? Find the right giving strategy for your goals



Timing is Everything

The timing of setting up charitable vehicles can drastically impact your tax position – especially when you are selling a business. Completing your gift ***ahead of the transaction close*** can maximize tax benefits that will not be available to you later, while allowing you to define the legacy you envision after the stress of the sale is behind you.



Avoid Capital Gains Tax*



Tax Offset at Fair Market Value

Let us handle the timing and all the complexity behind the scenes, so you can stay focused on your broader financial strategy.

*For a Donor-Advised Fund

Simplify your giving. Maximize your impact.

A **Donor-Advised Fund (DAF)** offers an easy, tax-smart way to give back while preparing for your business sale. Whether you want to simplify your giving strategy or create a lasting family legacy, a DAF is the best place to start.

Experience the joy of giving – and create a legacy of philanthropy for future generations.

Maximize your Tax Benefits & Charitable Contributions:

Many entrepreneurs donate part of their ownership before a sale or IPO to maximize tax benefits and increase their charitable impact.

DAFs allow donors to contribute privately held stock, pre-IPO shares, or other business interests at fair market value (100%), with an up to 30% AGI deduction for appreciated assets—and no capital gains tax on the sale.

Private Foundations can accept these assets, but donors only receive a deduction based on cost basis (not fair market value) and are limited to an up to 20% AGI deduction for non-cash gifts.

DAFs are the most flexible and cost-effective charitable giving vehicle available.
You can:



Make **flexible, tax-advantaged contributions**, even with complex assets like business interests or real estate.



Offset your tax liability with higher deduction limits and fair market value contributions.



Give anonymously or publicly—it's your choice.



Enjoy streamlined administration so you can focus on giving, not paperwork.

Considering a Private Foundation for Greater Control or Visibility?

For some families, a Private Foundation (PF) is the perfect complement to their DAF. While a DAF covers flexible and tax-efficient giving, a PF offers additional benefits for those seeking:



A public-facing legacy tied to the family name.



In-depth oversight of charitable projects and initiatives.



Family involvement through governance and decision-making roles.

Why combine a DAF and PF?

For families who want their giving activities to be a large focus of their time, these vehicles together allow you to:

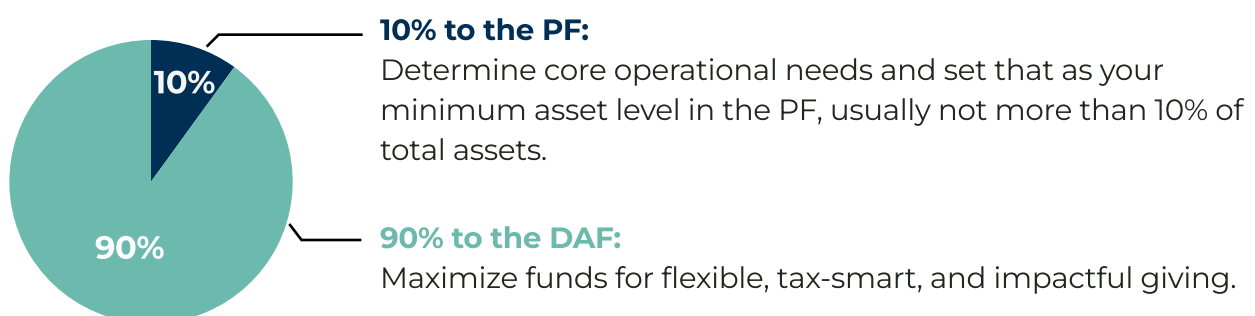
Optimize your giving strategy. Keep the bulk of your assets in the DAF for flexibility and cost efficiency while using the PF for focused projects that go beyond grantmaking.

Balance control and simplicity. Let the DAF handle operational efficiencies while using the PF for specific family-led initiatives.

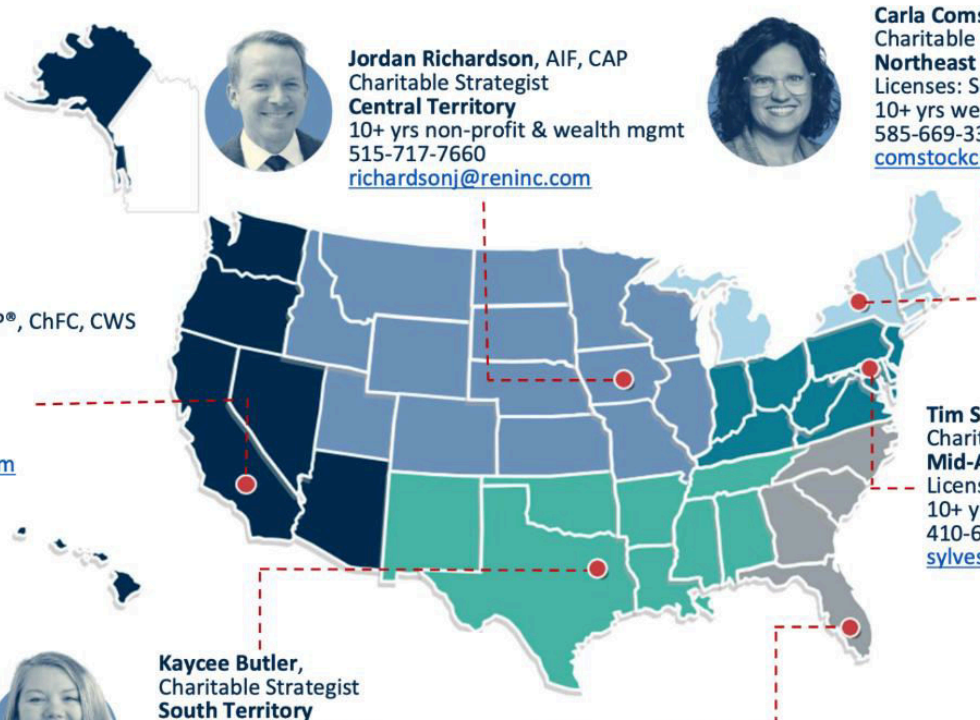
*A DAF and a Private Foundation only makes sense for those planning to give over **\$10,000,000** because of the high cost to run a Private Foundation.*

Suggested Allocation for Maximum Impact

To create a balanced strategy, consider allocating:



Your Team of Charitable Strategists are Standing by to Help



Jasmin Cimmarrusti, CFP®, ChFC, CWS
Charitable Strategist
West Territory
Licenses: Series 7 & 66
20+ yrs wealth mgmt
424-496-5505
cimmarrustij@reninc.com

Jordan Richardson, AIF, CAP
Charitable Strategist
Central Territory
10+ yrs non-profit & wealth mgmt
515-717-7660
richardsonj@reninc.com

Carla Comstock,
Charitable Strategist
Northeast Territory
Licenses: Series 7, 6 & 63
10+ yrs wealth mgmt
585-669-3355
comstockc@reninc.com

Tim Sylvester,
Charitable Strategist
Mid-Atlantic Territory
Licenses: Series 7 & 66
10+ yrs wealth mgmt
410-693-3320
sylvestert@reninc.com

Kaycee Butler,
Charitable Strategist
South Territory
Licenses: Series 7 & 66
469-902-4272
6+ yrs wealth mgmt
butlerk@reninc.com

Carly Evans,
Charitable Strategist
Southeast Territory
7+ years crypto & fundraising
941-239-7070
evansc@reninc.com

Leader – Charitable Strategist Team

Maggie Sangalang
VP Client Growth
Email: sangalangm@reninc.com
Call: 619-848-6818

Complex Asset Donation:

Kim Ledger
VP Complex Assets
Email: ledgerk@reninc.com
Call: 317-757-3515

Charitable Trusts:

Jeff Christie
VP Client Advancement
Email: christij@reninc.com
Call: 317-757-3506

We'd love to hear from you!

Timing is critical. Reach out to our team of experts to discuss how we can help align your philanthropic goals with a customized strategy.