The 3-Minute Advisor's Guide to Donor-Advised Funds

The fastest way to understand how donor-advised funds (DAFs) help you simplify charitable giving, reduce client taxes, and strengthen long-term relationships.

Open a Donor-Advised Fund

Your Clients Already Give. Let's Make it Strategic.

85% of affluent households already give to charity*, and you can help them give smarter.

As year-end approaches, your clients are navigating big decisions from business sales and equity events to retirement planning, portfolio rebalancing, and wealth transfers.
These are powerful openings for charitable conversations, but they often get missed in the rush. A donor-advised fund (DAF) turns generosity into strategy by helping your clients reduce taxes, simplify giving, and create lasting impact.

And with Ren, you get the expertise and support to make that conversation simple and successful.

**Source: 2023 Bank of America Study of Philanthropy*

Trusted by The Nation's Leading Financial Institutions

Ren powers more than half of all DAF assets in the U.S.

With nearly 40 years of experience, Ren and Renaissance Charitable Foundation deliver the flexibility, expertise, and technology advisors and their clients depend on.

By the numbers:

$175B+ charitable assets supported

1.7M grants delivered annually

135K charities supported each year

99.9% fraud prevention through advanced systems

Together, Ren and Renaissance Charitable Foundation make complex giving simple.

We're Here To Help You and Your Clients Give Strategically

Whether you're opening a new donor-advised fund or preparing for complex contributions, Ren's team can help you:

- Identify strong DAF opportunities in your client book
- Talk through complex gifts like business interests, real estate, or alternatives
- Guide conversations around legacy, family giving, and tax-smart strategies

Email: AskanExpert@reninc.com

Open a DAF: https://www.reninc.com/rcf-daf-steps/

Key Year-End Deadlines

December 19	Final day to guarantee opening a new DAF
December 31	Final day to contribute for the 2025 tax year

Note:
Contributions of complex assets should begin well in advance of these dates. Please email complexassets@reninc.com right away if you have a time-sensitive request.

Why It Matters

Every client has a giving opportunity:

- High earners with unusual income this year
- Investors sitting on concentrated stock positions
- Business owners preparing for a sale
- Families already giving generously but inefficiently
- Clients nearing retirement and lower tax brackets

Bringing up philanthropy early helps you reduce client tax burdens, deepen relationships, and strengthen your value as an advisor.

Open a Donor-Advised Fund

The Strategic Giving Tool Every Modern Advisor Should Know

A DAF is a simple, flexible, and tax-efficient way for clients to give to charity. Your clients make a charitable contribution, receive an immediate tax deduction, and then recommend grants to their favorite causes over time.

But DAFs aren't just about giving. They're a way for advisors to:

- Offer sophisticated tax and estate planning opportunities
- Create multi-generational impact and family engagement
- Deepen client relationships through purposeful planning

Fast Facts:

248%
growth in DAF assets (2018–2023)

$252B+
in total charitable assets nationwide

1.8M
DAF accounts and counting

Open a Donor-Advised Fund

Six Clients to Call Before Year-End

Use this list to quickly spot the clients who may benefit most from a DAF strategy before year-end.

- ☐ A client planning a **business sale or liquidity event**
- ☐ A client with **appreciated stock or concentrated positions**
- ☐ A client expecting a **large bonus or high-income year**
- ☐ A family discussing **legacy or charitable values**
- ☐ A client with a **private foundation looking for efficiency**
- ☐ A client who gives regularly but could be **missing tax advantages**

If any of these sounds familiar, now's the time to start the conversation.

Open a Donor-Advised Fund today

Turning Illiquid Assets into Giving Power

With the right partner, clients can contribute far more than cash or publicly traded stock. We help donors transform illiquid assets into tax-smart charitable gifts — efficiently and confidently.

The Most Common Concash Assets Contributed to Donor-Advised Funds

Business Interests

Includes:

C-Corp shares, S-Corp shares, LLC and partnership interests

Benefits:

Avoid long-term capital gains taxes — and claim a deduction based on appraised value.

Ideal Client Scenarios:

- Preparing for a business sale or liquidity event
- Nearing retirement or planning an exit strategy
- Facing a high-income year
- Engaging the next generation in philanthropy

Alternative Investment Interests

Includes:

LP, OP, and GP positions in private equity, venture capital, and hedge funds

Benefits:

Similar to donating appreciated stock—client avoids capital gains and receives a deduction based on qualified appraisal value

Ideal Client Scenarios:

- Fund nearing the end of its life
- Capital distributions beginning
- Rebalancing or winding down a private fund portfolio

Cryptocurrency and Digital Assets

Includes:

Bitcoin, Ethereum, and other crypto assets

Benefits:

Avoid capital gains and receive a fair-market-value deduction if donated directly and not received as compensation.

Ideal Client Scenarios:

- Crypto has appreciated significantly
- Client wants to diversify or exit position
- Year-end tax planning

Real Estate

Includes:

Residential, commercial, and undeveloped land (must be unencumbered)

Benefits:

Avoids capital gains and removes the complex asset from the estate.

Ideal Client Scenarios:

- Downsizing or property sale
- Legacy or estate simplification
- Transitioning out of active property management

Make This Your Most Strategic Year-End Yet

Don’t wait until the last minute to talk philanthropy. Start now.

Help your clients turn complex wealth into lasting impact with a donor-advised fund powered by Ren.

Open a Donor-Advised Fund

Talk to our experts at AskanExpert@reninc.com

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