



# Turn your stock into impact before year-end

A smart strategy for creating impact and reducing your tax burden.



## You may be holding one of the most powerful tools for giving.

If you own shares that have grown in value over time, there's a strategic way to put those assets to work for the causes you care about.

By contributing appreciated shares to a **donor-advised fund (DAF)**, you may be able to avoid capital gains taxes, take a charitable deduction, and support the causes you care about before the end of the year.

By donating those shares in-kind to a **donor-advised fund (DAF)**, you can:

- Avoid capital gains taxes
- Receive a deduction for the full market value
- Give to multiple charities, on your own timeline

## How it works

1

**Contribute stock** in-kind to a donor-advised fund before December 31

2

**Receive a charitable tax deduction** for the full fair market value

3

**Avoid capital gains taxes** on the donated shares

4

**Invest the assets in your DAF** and grow your giving potential tax-free

5

**Recommend grants** to your favorite charities when you're ready

## Why timing matters

To receive the full tax benefits for the current year, the donation must happen before December 31 and before any sale of the shares.

### Before a transaction (in-kind gift)

- Full market value deduction
- No capital gains tax
- Greater impact

### After a transaction (cash gift)

- Tax paid on gains
- Less money to support charitable causes

### Let's look at a simple example:

You hold \$100,000 worth of stock that you originally purchased for \$20,000.

Scenario	Tax impact	Donation value
<b>You donate the stock directly (in kind)</b>	Avoid ~\$16,000 in capital gains tax (assuming 20% rate)	\$100,000 available to give
<b>You sell first, then donate cash</b>	Pay ~\$16,000 in capital gains tax	\$84,000 available to give

That's a \$16,000 difference just by donating before the transaction.

## Talk to your advisor early.

This strategy works best when there's time to plan ahead.



# Why a donor-advised fund?

A DAF is a flexible, strategic way to give that lets you:



**Make a single charitable contribution** and support multiple causes



**Stay involved in how the funds are invested and granted**



**Take an immediate tax deduction** and give over time



**Align your giving** with your broader financial goals

## What you keep:

More control over when and how to give

Flexibility to invest the charitable assets

Simplicity through Ren's platform and trusted partners

## Ready to explore this strategy before December 31?

Let's talk about whether a DAF is a good fit for your situation and how to time it for the greatest tax benefit and impact.



### Advisor contact info

Phone \_\_\_\_\_

Name \_\_\_\_\_

Email \_\_\_\_\_

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