

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 2026**, 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
You donate the stock directly (in kind)	Avoid ~\$16,000 in capital gains tax (assuming 20% rate)	\$100,000 available to give
You sell first, then donate cash	Pay ~\$16,000 in capital gains tax	\$84,000 available to give

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

This example is for illustrative purposes only and does not constitute tax advice. Individual tax outcomes vary. Consult your tax advisor.


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 as Ren and your advisor handle the logistics



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

Name _____

Phone _____

Email _____