

# Donor-Advised Funds

The AssetMark Charitable Donor-Advised Fund program, sponsored by GiveClear Foundation (a nonprofit organization), is a simple, flexible, and tax-advantageous method for your clients to make ongoing charitable contributions, receive a full tax write-off in the year of their contribution, and allow the impact of their charitable contribution to grow tax-free. Grants may be recommended to charitable organizations of your clients' choosing at a pace they can decide.

## How Donor-Advised Funds Work:

1. Give an irrevocable contribution to an AssetMark Charitable donor-advised fund.
  - Minimum account opening contribution: \$10,000
  - Ownership transferred to sponsoring organization (GiveClear Foundation)
  - Donors maintain control of investment and grant recommendations
2. Receive a fair market tax deduction in the year of the contribution.
  - Maximum deduction of 60% adjusted gross income for cash gifts, 30% for other assets
3. Send grants to a qualified charity, as recognized by IRC 501(c)(3), of the donor's choosing.
4. Work with your client to implement an individualized investment strategy to grow charitable impact.



### Tax Deduction Advantage Comparison

	Sell Securities Then Donate Proceeds		Donate Securities Directly to Donor-Advised Fund
Fair market value of securities	\$100,000		\$100,000
15% federal long-term capital gains tax (\$40,000 cost basis) <sup>1</sup>	\$9,000	— -\$9,000 →	\$0
Charitable contribution	\$91,000	← +\$9,000 →	\$100,000
<b>Value of charitable tax deduction less capital gains tax paid<sup>2</sup></b>	<b>\$22,850</b>	← +\$12,150 →	<b>\$35,000</b>

In this example, by donating securities directly to a donor-advised fund, the donor's federal income taxes are reduced by **\$12,150** and the charity receives **\$9,000** more.

1. Does not include state or local tax.

2. Availability of certain federal income tax deductions may depend on whether the donor itemizes deductions. Charitable contributions of capital gain property held for more than one year are usually deductible at fair market value. Deductions for capital gain property held for one year or less are usually limited to cost basis. Consult a tax professional regarding your situation.

## With AssetMark Charitable®, help your clients:

- Minimize costs and avoid capital gains
- Diversify concentrated positions
- Remove assets from a taxable estate
- Build a legacy/endowment that incorporates the entire family

## Starting the conversation. Do your clients have...

- ...concentrated positions of highly-appreciated securities, or have they experienced a windfall income event?
- ...recurring requests for stock transfers to charities, or write checks to charities for more than \$5,000 each year?
- ...life events (retirement, divorce, death, serious illness) that may change their priorities?

## Questions to ask your clients:

- Are you interested in learning about a more tax-efficient way to support your charitable giving?
- Have you considered donating appreciated securities to benefit your favorite charity?
- Are you considering leaving money to charities in your will or trust?

**Account Minimum: \$10,000**

## Fees

DAF Balance	Annual Fee (%)
\$1 – \$1M	0.60%
\$1M – \$2.5M	0.20%
\$2.5M+	0.10%

# For more information, contact your AssetMark Consultant.

### AssetMark, Inc.

1655 Grant Street  
10th Floor  
Concord, CA 94520-2445  
800-664-5345

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