

PLANNED GIVING COMPARISON CHART

Gift Vehicle	1 Donor Advised Fund (DAF)	2 Charitable Gift Annuity (CGA)	3 Endowment Fund	4 Estate Plan Bequest	5 IRA Charitable Rollover
Donor Tax Advantages	Itemizers receive an immediate tax deduction that can potentially benefit the donor for five filing years. Avoid capital gains tax.	Itemizers receive a partial tax deduction. If the asset has appreciated, the donor could avoid capital gains tax.	Charitable deduction for filers who itemize, may reduce estate taxes if applicable, and may help donors avoid capital gains tax.	Can reduce estate taxes if applicable, and can minimize income tax to other heirs.	Reduce the adjusted gross income for the donor, one of the few tax advantages to charitable giving for non-itemizers.
Value to Charity	The donor can make grants for immediate impact or choose to allow the funds time to grow for greater future impact.	The charity will receive the remaining value of the asset at the time of the donor's death, and can plan on a future gift.	The charity has a predictable annual income stream that increases over time to make an ongoing impact.	For many donors, bequests offer the opportunity to make their most significant gift to charity.	The gift can make an immediate charitable impact.
Is the gift revocable by the donor?	No	No	No	Yes, while the donor is living and of sound mind.	No
Is there an income payment to the donor or loved ones?	No	Yes, there is a fixed annual payment based on the donor(s) age.	No	No	No
What assets work best for this type of gift?	Cash, securities, certain restricted stocks, mutual funds, private equity and hedge fund interests, real estate, privately held C-corp and S-corp shares	Cash and securities (other types of assets can often be liquidated to qualify, such as real estate)	Cash, securities, real estate, other assets	Any	IRA assets
When will the charity receive this gift?	At the time the donor makes a grant from the donor advised fund to a registered charity.	After the donor's death.	The charity will begin receiving annual distributions in one year or less, depending on the endowment agreement.	After the donor's death.	Immediately after the gift is processed.

Disclaimer: Donors should consult with their legal and tax representatives for advice prior to making a planned gift, to make sure the gift type is appropriate for them.

	6	7	8	9	10
Gift Vehicle	Charitable Remainder Unitrust (CRUT)	Charitable Remainder Annuity Trust (CRAT)	Testamentary Charitable Trust	Charitable Lead Trust (CLT)	Beneficiary Designation
Donor Tax Advantages	Itemizers receive a partial tax deduction. If the asset has appreciated, the donor could avoid capital gains tax.	Itemizers receive a partial tax deduction. If the asset has appreciated, the donor could avoid capital gains tax.	Reduce estate taxes, if applicable.	Reduce gift and estate taxes for your loved ones.	Can reduce estate taxes if applicable, and can minimize income tax to other heirs.
Value to Charity	The charity will receive the remaining value of the asset after the designated period ends and can plan on a future gift.	The charity will receive the remaining value of the asset after the designated period ends, and can plan on a future gift.	After death the donor benefits loved ones, and ultimately supports the charity with a future gift.	The charity benefits immediately for a designated period, and then the asset benefits the donor or donor's loved ones.	For many donors, these types of assets are among their most valuable possessions and the donation can be impactful.
Is the gift revocable by the donor?	No	No	Yes, while the donor is living and of sound mind.	No	Yes, while the donor is living and of sound mind.
Is there an income payment to the donor or loved ones?	Yes, there is an annual payment of at least 5% based on the current value of the asset.	Yes, there is fixed annual payment of at least 5% based on the value the date the asset is transferred.	Yes, there is an annual payment for a designated period.	No	No
What assets work best for this type of gift?	Cash, publicly traded securities, some types of closely held stock (CRTs cannot hold S-Corp stock), real estate, certain other complex assets	Cash, publicly traded securities, some types of closely held stock (CRTs cannot hold S-Corp stock), real estate, certain other complex assets	Cash, publicly traded securities, some types of closely held stock (CRTs cannot hold S-Corp stock), real estate, certain other complex assets	Cash, publicly traded securities, some types of closely held stock, real estate, certain other complex assets	Life insurance, commercial annuities, bank accounts, investment accounts, retirement plans
When will the charity receive this gift?	At the end of the designated period (up to a 20 year term or at the donor's death).	At the end of the designated period (up to a 20 year term or at the donor's death).	At the end of the designated period (up to a 20 year term or at the non-charitable beneficiary's death).	Immediately for a term of years.	After the donor's death.

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