

# WHAT IS A DONOR-ADVISED FUND (DAF)?

A donor-advised fund (DAF) is a flexible, tax-efficient way to manage your charitable giving. It works like a charitable investment account—you contribute cash, stocks, or other assets, receive an immediate tax deduction, and recommend grants to the nonprofits you care about. Your contributions grow tax-free, allowing you to give more over time.

## WHY CHOOSE A DONOR-ADVISED FUND?

- ✓ The most popular tax-efficient way to give
- ✓ A tax-smart way to manage philanthropy
- ✓ Maximize impact while simplifying your giving

At Pinellas Community Foundation,  
We Keep it Simple. Here's How it Works:



### GIVE

Start your donor-advised fund with as little as \$5,000 in cash, assets or investments.



### GROW

While you decide which charities to support, your donation grows tax-free, boosting your impact.



### GRANT

Recommend grants to IRS-qualified charities anytime and support what matters most.



## THE TAX-SMART WAY TO GIVE

A DAF allows you to donate appreciated assets without paying capital gains taxes while maximizing income tax deductions.

- ✓ **Cash:**  
Deduct up to 60% of AGI
- ✓ **Publicly Traded Securities:**  
Deduct up to 30% of AGI
- ✓ **Closely Held Stock or Real Estate:**  
Deduct up to 30% of AGI

## YOUR PERSONAL PHILANTHROPIC ADVISOR

When you partner with Pinellas Community Foundation, you gain a **personal philanthropic advisor** to help align your giving with your passions and build a lasting legacy. With \$100M+ granted to local causes, our expertise empowers you to give with confidence.



# DAF—SMART, SIMPLE GIVING WITH PCF



Take control of your philanthropy with ease! PCF's secure online donor portal gives you 24/7 access to your fund, making it simple to manage your giving with confidence and convenience.



## 24/7 Online Fund Management

With just a few clicks, you can:

- ✓ Recommend grants anytime, anywhere
- ✓ Track your giving history to stay organized
- ✓ Make new contributions with ease
- ✓ Check your fund balance at a glance
- ✓ Download fund statements for financial planning
- ✓ Connect with your PCF philanthropic advisor for expert guidance
- ✓ Access your fund anytime from any device!

With **PCF's Donor-Advised Fund**, you can streamline your philanthropy, maximize tax benefits, and make an even bigger impact.


- ✓ Simple and streamlined setup process
- ✓ 24/7 online fund access
- ✓ Expert philanthropic guidance

**Contact our team to get started today!**

## Strategic Giving: How DAFs & Bundling Work

Many donors are now choosing to "bundle" their charitable giving to take advantage of tax benefits while maintaining regular support for their favorite causes.

- ✓ Bundle multiple years' worth of donations in a single tax year to maximize deductions
- ✓ Use your DAF to distribute grants over time while keeping your giving consistent
- ✓ Optimize your tax strategy while continuing to support the nonprofits you care about

 **PCF Pro Tip:** A DAF helps you give strategically, ensuring your philanthropy is both impactful and tax-efficient!

## READY TO AMPLIFY YOUR GIVING?



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