

# DONOR-ADVISED FUND

## Making Charitable Giving Simple

Charitable giving is more than just supporting a cause you care about — it's an opportunity to create a lasting impact while aligning your financial resources with your values. Thoughtful philanthropy not only strengthens communities but also offers meaningful personal and financial benefits, such as potential tax advantages and the satisfaction of knowing your contributions are making a difference. While the idea of the charitable giving process can seem overwhelming, it doesn't have to be. With the right guidance and a funding vehicle like a Donor-Advised Fund, your charitable giving efforts can be made simple.

### WHAT IT IS:

The Donor-Advised Fund, also known as a DAF, is a charitable investment account that allows individuals to contribute money and/ or appreciated assets to support charities. It acts as a flexible account where donors can contribute to the fund, decide when and how much to give to charities of their choice, while receiving immediate tax benefits for their donations.

### HOW IT WORKS:

#### 1. SET UP YOUR FUND

- A DAF is managed by a sponsoring organization and operates under a registered 501©(3) charity.
- You can create the name of your fund.

#### 2. MAKE CONTRIBUTIONS

- Donate Irrevocable contributions for an immediate tax benefit.
- In most cases, you can donate a wide range of non-cash assets, including stocks, shares of mutual funds, publicly traded securities, private assets, and crypto.

#### 3. INVEST FOR GROWTH POTENTIAL

- Contributions grow tax-free through different investment strategies available.
- You choose your investment strategy.

#### 4. SUPPORT YOUR CHARITIES

- Send Grants from your DAF to your favorite qualified charities whenever you are ready.



### KEY BENEFITS:

- **SIMPLIFIED GIVING:**  
Easy to set up and manage
- **IMMEDIATE TAX SAVINGS:**  
Reduce your taxable income while making a difference
- **FLEXIBLE DONATIONS:**  
Support multiple charities over time
- **INVESTMENT GROWTH:**  
Contributions grow tax-free, maximizing your impact
- **ANONYMITY:**  
Give privately, if desired
- **CREATE A LEGACY:**  
Establish a lasting tradition of generosity

**TAKE THE FIRST STEP TOWARD IMPACTFUL GIVING** A Donor-Advised Fund is a smart, flexible way to align your charitable goals with financial benefits. It simplifies giving, offers immediate tax advantages, and helps you support the causes you care about — on your terms. Reach out today to see how a DAF can work for you.



**CALLAHAN FINANCIAL**  
MANAGEMENT GROUP, LLC

7495 Paragon Rd, Suite A | Dayton, OH 45459  
(937) 432-9100 | [www.callahanfinmgmt.wfadv.com](http://www.callahanfinmgmt.wfadv.com)

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Donations are irrevocable charitable gifts. The sponsoring organizations maintaining the fund have ultimate control over how the assets in the fund accounts are invested and distributed. Donor Advised Funds donors do not receive investment returns. The amount ultimately available to the Donor to make grant recommendations may be more or less than the Donor contributions to the Donor Advised Fund. While annual giving is encouraged, the Donor Advised Fund should be viewed as a long-term philanthropic program. Tax benefits depend upon your individual circumstances. You should consult your Tax Advisor. While the operations of the Donor Advised Fund and Pooled Income Funds are regulated by the Internal Revenue Service, they are not guaranteed or insured by the United States or any of its agencies or instrumentalities. Contributions are not insured by the FDIC and are not deposits or other obligations of, or guaranteed by, any depository institution. Donor Advised Funds are not registered under federal securities laws, pursuant to exemptions for charitable organizations.