



DONOR-ADVISED FUND

Toolkit





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EXPERTISE IN GIVING

Serving Donors for Nearly 50 Years

Greater Horizons helps donors create their charitable legacies through donor-advised funds and other charitable giving vehicles.

\$6 Billion
IN MORE THAN
7,000
CHARITABLE ACCOUNTS

\$7 Billion
IN GRANTS TO DONORS'
FAVORITE CAUSES
SINCE 1978

We offer a comprehensive platform of charitable tools and can help you think through all of your options, which might include donor-advised funds, scholarship funds or designated funds.

Greater Horizons is a public charity, so you will receive the maximum tax deduction allowed by law for your donations.



YOUR GIVING SPECIALISTS

Donors work with us to achieve their charitable goals. You might own unique assets that you'd like to use for charitable donations, or you might want help researching organizations working to address a favorite cause.

Our philanthropic experts understand the art of donating and grantmaking, and we can work in partnership with your family office or financial advisor.

World-Class Service and Flexible Solutions

You will have a friendly team answering your calls and emails, confidentially and securely.

You can use a donor-advised fund for all of your giving. You won't be constrained by unnecessary limitations and minimums, and we'll facilitate your donations to causes in all corners of the charitable landscape.

We make giving easy.

Creating Charitable Legacies

You can develop and document a vision for your giving, now and after your lifetime. You may wish to transition your donor-advised fund to future generations who can continue to give in perpetuity, or our philanthropic advisors can carry out your plans.

Greater Horizons is governed by an independent board that cares deeply about donors' intentions.

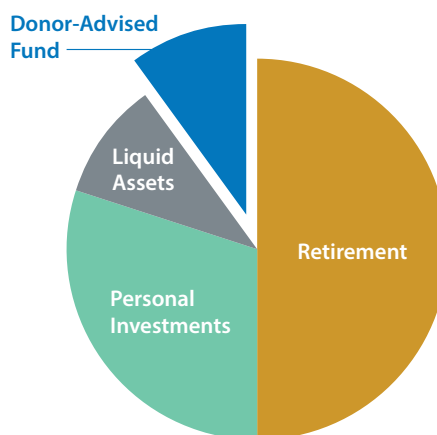
We exist to serve generations to come.

DONOR-ADVISED FUND

Your Charitable Investment Account

Just like you have retirement accounts, liquid assets and personal investment accounts, a donor-advised fund is another piece of your financial planning picture. A donor-advised fund is a separate investment account for your charitable dollars.

Donor-advised funds have been around since the 1930s and are now the fastest growing charitable giving vehicle in the U.S.



Sample Financial Portfolio

Why choose a donor-advised fund over a private foundation?

- ▶ Less expensive to set up and run; no need to hire staff
- ▶ Maximum tax benefits
 - Higher AGI tax deduction limitations
 - Receive fair market value deduction for gifts of real estate and closely held stock
 - Avoid annual excise tax payments
 - Avoid excise taxes on the sale of highly appreciated gifts
- ▶ More confidentiality; ability to grant anonymously

GIVE

Give cash, stock or other assets to your donor-advised fund. Contributions are tax deductible.

GROW

Invest your donor-advised fund's assets through your financial advisor or in our pools. Your charitable dollars grow tax-free.



GRANT

Use your donor-advised fund to support your favorite charities.

Avoid unnecessary limitations and minimums.

- No minimum required for the initial contribution.
- No minimum for additional contributions.
- No minimum grant amount.
- No limit to the number of annual grants.
- No limit to the number of individual successors or charitable beneficiaries.



CONTRIBUTING

to Your Donor-Advised Fund

Contributions to donor-advised funds are tax deductible to the maximum extent allowed by law. You will receive a tax receipt for each donation to your fund.

You can donate cash, publicly traded securities and unique assets. While cash gifts are a great place to start, donations of appreciated assets (held longer than one year) often provide the additional benefit of avoiding long-term capital gains tax, as shown below.

	Gift of Cash	Gift of Appreciated Stock
Fair Market Value of Gift	\$100,000	\$100,000
Charitable Deduction	\$100,000	\$100,000
Income Tax Savings	\$35,000	\$35,000
Long-Term Capital Gains Tax Avoided	n/a	\$18,000
Total Donor Tax Savings	\$35,000	\$53,000

This example includes the following assumptions:

- The donor is in the 35% federal income tax bracket.
- The cost basis of the stock is \$10,000.
- The stock has been held for more than a year.
- The federal tax rate on long-term capital gains is 20%.

The example does not take into account state or local taxes, alternative minimum taxes, the 3.8% net investment income tax, or limitations on itemized deductions that may be applicable.

We do not provide tax, legal or accounting advice. This is for informational purposes only.



Consider Donating

UNIQUE ASSETS

You may be able to attain a new level of giving through assets you already own. Greater Horizons' complex asset team will work with you and your advisors to help you weigh your options and determine the best course for donating your hard-to-value assets.

Gifts of Privately Held Business Interests

- C-Corp or S-Corp Stock
- Limited Liability Company (LLC) Interests
- Limited Partnership Interests

Gifts of Real Estate

- Personal Residence
- Commercial Property
- Farmland or Undeveloped Property

Gifts of Cryptocurrency

- Bitcoin
- Ethereum
- Solana
- USD Coin

Other Alternative Asset Gifts

- Private Equity
- Retirement Plans
- Negotiable Instruments

*This list is not intended to be all-inclusive of acceptable complex assets.
Gift acceptance is dependent upon asset review and approval.*



BUILDING YOUR LEGACY

Tap Into Our Philanthropic Advising Services

Your estate plan might already include donations to your favorite charities, and in many cases, that may be sufficient. With a donor-advised fund, you have additional options for outlining the philanthropic legacy you want to leave.

You may invite your children, grandchildren and other loved ones to continue your philanthropic legacy. Or, you may prefer to leave your directives to Greater Horizons' philanthropic advisors. Either way, we'll review your giving history and help you chart a course to reach your intended goals, with steps you can take now and in the years ahead.

It starts with a conversation.

Our philanthropic advisors will start with basic questions, like who you want to involve in your giving and how long you'd like your giving to continue. Then, we'll move into a deeper discussion using exercises and tools to help guide the conversation in a comfortable space. Our advisors are trained and professionally certified to navigate potentially difficult conversations across multiple generations.



Work with us to document your plans.

We typically start by capturing your directives in a document, which can be as simple or complex as you need. The document can complement your existing estate plan, and may include the following:

- ▶ **Specific organizations you want to support**
- ▶ **Interest areas that you care about, like education, health care or the environment**
- ▶ **Geographic areas where you'd like your giving concentrated**
- ▶ **Absolutes or more stringent guidelines for your giving**
- ▶ **A timeline for your giving**

You can rest assured knowing your philanthropic legacy is held in great care by an organization with decades of experience serving philanthropists.



Setting Up A Donor-Advised Fund Is

QUICK AND EASY

1

Complete a short application to set up your donor-advised fund.

2

When you are ready, contribute tax-deductible gifts of cash, stock or other assets to your fund.

You can choose how contributions to your fund are invested. Your trusted financial advisor can manage your assets, or you can select a custom mix using one or more of our investment pools.

3

You will receive login credentials to access your fund via a secure online portal, where you can make grants from your fund at your convenience.

Grants can support your place of worship, your alma mater, the arts, social services or any 501(c)(3) public charity in the country.

[Learn More](#)

www.greaterhorizons.org

[Questions?](#)

866.719.7886 or info@greaterhorizons.org



BEYOND DONOR-ADVISED FUNDS

CORPORATE SERVICES

Create a corporate foundation, a matching gift program, a disaster relief fund and more for your company to support its community and engage employees.

SUPPORTING ORGANIZATION

Enjoy Greater Horizons' flexibility and service, but under a separate legal entity. Ideal for those who have or are considering a private foundation.

GRANTMAKING SERVICES

Our philanthropic experts can design and administer a custom grant program.

Grantmaking services are available to foundations, businesses, donor-advised funds and other funders.

DESIGNATED FUND

Support one specific charity, making grants to the charity over time.

SCHOLARSHIP FUND

Help students reach their educational goals by providing scholarships.

Both types of funds are eligible to receive qualified charitable distributions from an IRA.