

WATERSEEDGE GIVING SOLUTIONS

Comparison Guide

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Gift Vehicle	Outright Gift	Estate Plan Bequest	Donor Advised Fund (DAF)	Charitable Gift Annuity (CGA)
Donor Tax Advantages	Charitable tax credit	Can reduce estate taxes if applicable, and can minimize income tax to other heirs.	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.
Value to Charity	Immediate impact	For many donors, bequests offer the opportunity to make their most significant gift 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.
Is the gift revocable by the donor?	No	Yes, while the donor is living and of sound mind.	No	No
Is there an income payment to the donor or loved ones?	No	No	No	Yes, there is a fixed annual payment based on the donor(s) age.
What assets work best for this type of gift?	Cash	Any	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)
When will the charity receive this gift?	Immediately	After the donor's death.	At the time the donor makes a grant from the donor advised fund to a registered charity.	After the donor's death.

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.

Gift Vehicle	5 Endowment Fund	6 Charitable Remainder Unitrust (CRUT)	7 Charitable Remainder Annuity Trust (CRAT)	8 IRA Charitable Rollover
Donor Tax Advantages	Charitable deduction for filers who itemize, may reduce estate taxes if applicable, and may help donors avoid capital gains tax.	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 the adjusted gross income for the donor, one of the few tax advantages to charitable giving for non-itemizers.
Value to Charity	The charity has a predictable annual income stream that increases over time to make an ongoing impact.	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.	The gift can make an immediate charitable impact.
Is the gift revocable by the donor?	No	No	No	No
Is there an income payment to the donor or loved ones?	No	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.	No
What assets work best for this type of gift?	Cash, securities, real estate, other 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	IRA assets
When will the charity receive this gift?	The charity will begin receiving annual distributions in one year or less, depending on the endowment agreement.	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).	Immediately after the gift is processed.

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