

Donor Advised Fund

Your philanthropic intentions are a personal choice that may be best executed after careful thought and judgment. Contributing to a donor advised fund is one way to help educate your children about charitable giving while building a family legacy.

Making contributions to a donor advised fund is a way to simplify the process of giving, as your gifts can be made to a single entity. You recommend specific gifts to be made from the funds to the appropriate qualified charities/ organizations of your choice. Assets placed in a donor advised fund qualify for an immediate tax deduction as a charitable gift even if assets are not immediately distributed to specified organizations.

U.S. Bank provides access to donor advised funds that provide professional management of your contributed assets while helping you meet immediate charitable gifting objectives and helping you build a long-term philanthropic strategy.

The fundamentals of donor advised funds

A donor advised fund allows you to place a wide range of assets into a charitable vehicle and claim a tax deduction, to the extent allowable, in the year the gift is made. This is a way to designate funds for charitable purposes without having to disburse the money directly to organizations at the same time. You can place additional assets into the donor advised fund at any time.

Contributions made to the fund are invested and can grow tax-free. As assets accumulate, you can build additional value in your account that can one day be directed toward your desired charitable organizations. You have the flexibility to recommend specific grants be made from the fund to selected charities at virtually any time. The charities must qualify under IRS regulations, and gifts are subject to review and approval. Once assets are contributed to the donor advised fund, it is considered an irrevocable gift.

Tie your giving into your own financial strategy

One of the major advantages of using a donor advised fund is that it offers the opportunity to build a gifting strategy that is consistent with your broader financial plan. Gifts made to the fund can include:

- Cash and cash equivalents
- Publicly traded securities
- Real estate
- Certain restricted, controlled, or lock-up stocks
- Complex assets such as privately held C-corporation and S-corporation shares and interests in limited partnerships if deemed acceptable to the donor advised fund

This expands your options for implementing tax-saving strategies. For example, by gifting appreciated securities to a donor advised fund, you can potentially claim a full deduction based on the current market value of the security. In addition, you can avoid paying tax on the gains that would be realized by selling the asset first and then gifting the proceeds of the sale to the donor advised fund.

A donor advised fund allows you flexibility to build a philanthropic strategy that can be in place for many years. The fund serves as a vehicle to which you can make gifts annually (in order to realize the tax benefits on a yearly basis) or one that can help manage an immediate financial windfall, such as the sale of a business.

Many donors choose to involve other family members in the giving process. This can be an effective way to ensure that specified charities continue to be a target of the family's philanthropy for years to come. Family members can be designated to continue to oversee charitable intentions after your death.



Investment products and services are:

NOT A DEPOSIT	NOT FDIC INSURED	MAY LOSE VALUE	NOT BANK GUARANTEED	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
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U.S. Bank Wealth Management

Working with U.S. Bank

At U.S. Bank, we're experienced at helping individuals manage their charitable giving strategies through various vehicles such as private foundations. Our donor advised fund options may be a more practical choice depending on your circumstances. In some cases, a donor advised fund may work as a complement to other philanthropic strategies you have in place.

Any amount over \$5,000 can be directed into a donor advised fund. If donated assets exceed \$250,000, and U.S. Bank is appointed to manage the funds, our experienced in-house team of asset managers oversees the investment of donated assets. If your gifting plans fall below \$250,000, an experienced partner firm with a long history of managing donor advised funds places your money in a selection of accounts.

Management of donated funds by U.S. Bank may provide a greater return, creating an opportunity for the ability to make larger gifts to selected charities. A donor advised fund provides the additional benefit of making it possible for clients to move to a different sponsor, if they so choose.

Helping you make the most of your gifts

Talk to your U.S. Bank financial professional to find out more about donor advised funds.



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