

Why a Donor-Advised Fund?

A Donor-Advised Fund (DAF) is a charitable giving vehicle that allows donors to contribute as frequently as they like and then recommend grants to their favorite charities from their personal fund. The fund is established through a public charity so donors can receive an immediate tax benefit on their contributions and avoid the capital gains tax on appreciated assets.

What is the Citizens First Wealth Advisor Donor Advised Fund?

The CFWA DAF is a donor-advised fund that offers increased flexibility for your charitable contributions and allows you to instill the idea of philanthropy in your family for generations to come. The CFWA DAF is a program sponsored by Renaissance Charitable Foundation.

What are the benefits?

- Leave a legacy
- Immediate income tax charitable deduction
- Organize your philanthropy
- Pass on your personal charitable assets
- Avoid capital gains
- Build an endowment
- Recommend anonymous grants

Is a DAF Right for me?

Do you want to...

- Simplify your charitable giving?
- Support multiple worthy charities?
- Work with your trusted investment professional to manage the assets in your DAF?
- Give anonymously?

What can I contribute?

- | | |
|----------------|-------------------------|
| • Cash | • Closely-held Business |
| • Stocks | • Interests Bequests |
| • Mutual Funds | • Trust Interests Life |
| • Real Estate | • Insurance |
| • IRAs | |

1. Complete the donor application with your financial professional
2. Create a name for your fund to include your family name or a title that reflects your philanthropic preference
3. Make an initial contribution of cash or appreciated assets
4. Work with your financial professional to decide how your fund is invested
5. Recommend grant distributions through your online giving account

What are my options?

Contact our team to learn more about a donor-advised fund!

Investment and insurance products and services are offered through **Osaic Institutions, Inc.** Member FINRA/SIPC. Citizens First Wealth Advisors is a trade name of Citizens First Bank. **Osaic Institutions** and Citizens First Bank are not affiliated. Products and services made available through **Osaic Institutions** are not insured by the FDIC or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any bank or bank affiliate. These products are subject to investment risk, including the possible loss of value. We do not provide tax or legal advice. Consult your tax and/or legal advisor.