

A Flexible, Low Cost Option

A Donor-Advised Fund offers maximum tax benefits compared to a private foundation. Plus, through THCF, you benefit from our knowledge of local nonprofits to help you support the causes you care about in our region.

	Community Foundation	Private Foundation
Maximum Tax Benefits	YES	No
AGI Tax Deduction Limitation – Cash	50%	30%
AGI Tax Deduction Limitation – Long Term Capital Gain Property (Publicly Traded Stock, Closely-held Stock and Real Estate)	30%	20%
Gifts of Qualified Appreciated Stock (i.e., Publicly Traded Stock)	Fair Market Value Deduction	Fair Market Value Deduction
Gifts of Real Estate or Closely-held Stock	Fair Market Value Deduction	Cost Basis Deduction
Privacy/Confidentiality	YES Confidentiality Maintained	No Disclosure of IRS Form 990PF* is Required
Excise Taxes on the Sale of Highly Appreciated Gifts	NO	Yes
Annual Excise Tax Payments	NONE	1 - 2% of Net Income & Net Realized Gains
Customized/Personalized Investment Program for Each Charitable Entity or Fund	YES	Yes
Ease of Establishing Charitable Entity	SIMPLE	Complex
Annual Minimum Distribution Requirement	NONE	5%
Personal, Local Service by a Mission-based Organization	YES	No
Knowledge about Local Nonprofits	YES	No