Planned Gifting

An Educational Factsheet on Giving with Purpose and Tax Efficiency

Charitable giving can be one of the most rewarding parts of a wealth plan — but without the right structure, it can also be one of the least tax-efficient. Planned gifting uses strategies like donor-advised funds, qualified charitable distributions, and charitable trusts to help you support the causes you care about while managing the tax impact of your generosity. WaFd Wealth Management offers access to **Donor-Advised Funds (DAFs)** to help simplify and enhance your charitable giving strategy.

What Is Planned Gifting?

Planned gifting is the practice of structuring charitable contributions as part of your broader financial and estate plan, rather than giving spontaneously. A well-designed giving strategy may help reduce taxable income or capital gains tax exposure, depending on individual circumstances, while helping you build a lasting legacy for the causes that matter most to you.

Common Charitable Giving Strategies

Donor-Advised Fund

Contribute now, receive an immediate tax deduction, and recommend grants to charities over time. Available through WaFd Wealth Management.

Qualified Charitable Distribution

Direct funds from an IRA to charity tax-free, and count it toward your required minimum distribution.

Charitable Remainder Trust

Receive income for a set period, with the remainder passing to charity — often reducing estate and capital gains taxes.

Appreciated Securities

Donate stock or funds that have grown in value to avoid capital gains tax while claiming a full fair-market-value deduction.

The Planned Giving Process

1. **Clarify Your Charitable Goals**
   We discuss the causes and organizations you want to support, and how giving fits into your broader financial plan.

2. **Evaluate Tax-Efficient Strategies**
   We review your assets and income to identify which giving vehicles offer the greatest tax advantage.

3. **Select and Fund the Right Vehicle**
   We help you establish and fund the appropriate strategy, such as a Donor-Advised Fund or QCD.

4. **Review and Adjust Annually**
   We revisit your giving strategy each year as your tax situation, goals, and philanthropic priorities evolve.

Comparing Charitable Giving Strategies*

How the most common planned giving vehicles differ

Feature	Donor-Advised Fund	Qualified Charitable Distribution	Charitable Remainder Trust
Who Can Use It	Anyone looking to give in a tax-efficient, flexible way.	IRA owners age 70½ or older.	Individuals with appreciated assets seeking income.
Tax Benefit	Immediate income tax deduction when you contribute.	Excluded from taxable income; counts toward your RMD.	Partial income tax deduction; reduces capital gains tax.
Timing of Charitable Gift	Grants made to charities over time, on your schedule.	Immediate transfer directly to the charity.	Remainder passes to charity after the trust term ends.
Access to Funds	You retain advisory privileges over investments and grants.	None — funds go directly to charity.	You (or beneficiaries) receive income during the trust term.
Complexity to Establish	Low — can often be opened in minutes.	Low — a simple IRA distribution.	Higher — requires a trust document and legal setup.

Whichever strategy you choose, the key is aligning your giving with your overall financial and tax plan — and starting the conversation early, especially before year-end deadlines.

*Not all charitable giving strategies are appropriate for every investor, and there is no assurance that any strategy will produce the intended tax or financial outcome.

Is Planned Gifting Right for You?

If you're charitably inclined and want to simplify your giving, reduce your tax bill, or leave a lasting legacy, planned gifting may be a valuable addition to your wealth plan. **WaFd Wealth Management offers access to Donor-Advised Funds (DAFs)**, giving you a simple, flexible way to contribute now and support your favorite causes over time. Talk with your advisor about whether a DAF or another planned giving strategy fits your goals. Donor-Advised Funds are offered through a third-party sponsoring organization and are subject to the terms and conditions of the sponsoring organization.

Important Information

This factsheet is for general educational purposes only and is not personalized tax, legal, or investment advice. Giving strategies discussed here, including Donor-Advised Funds, Qualified Charitable Distributions, and Charitable Remainder Trusts, have specific eligibility requirements and tax implications that vary by individual circumstance. Contributions to a Donor-Advised Fund are irrevocable once made. Tax benefits discussed are subject to change and depend on individual circumstances. Not all charitable giving strategies are suitable for all investors. There is no guarantee that any charitable planning strategy will achieve its intended tax, estate planning, or philanthropic objectives. Future tax law changes may affect the availability or value of these benefits.

WaFd Wealth, Inc. (dba WaFd Wealth Management) is a registered SEC investment adviser providing financial planning, consulting, and investment management services. It is owned by WaFd, Inc., parent company of WaFd Bank and WaFd Insurance Group, Inc. — separate but affiliated companies. Additional information about WaFd Wealth Management, including its Form ADV Part 2A brochure, is available at adviserinfo.sec.gov. Advisory products and services are not bank deposits or obligations of WaFd Bank, are not FDIC insured, are not guaranteed by WaFd Bank, and may lose value. Please consult your tax advisor and estate planning attorney before implementing any charitable giving strategy.