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Charitable giving strategies:

A decision matrix

Strategy	Goals it can help support	How it works	When it may not be a fit
Donor-advised fund (DAF)	Build a pool for future charitable giving Maintain flexibility over who receives grants and when	Contribute cash or eligible assets, then recommend grants for the sponsoring organization to distribute over time	You want to give directly to charities now or don't want the fees and rules associated with a sponsoring organization
Appreciated investments	Make a charitable gift while potentially reducing a concentrated position Potentially avoid recognizing a capital gain on the donated portion	Donate an eligible appreciated investment as is rather than selling it and donating the proceeds	Your investment has little or no appreciation, the charity can't accept it, or donating it doesn't align with your broader financial or tax situation
Bunching	Maintain your charitable giving target over time Potentially make itemizing your deductions more beneficial	Combine multiple years of planned charitable contributions into a single tax year	Your itemized deductions wouldn't exceed the standard deduction, even after combining contributions, or you prefer not to shift the timing of your gifts

This matrix is meant to be a starting point as you assess your giving strategy for this year, and these strategies don't have to be mutually exclusive. Depending on your goals, assets and larger financial picture, you might use more than one approach as part of your charitable giving plan. Your advisor can help you assess your options and how they might interact with your broader tax and financial situation.

For more information visit: **mariner.com**

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