

Charitable Giving Vehicles: How We Compare

Choosing the right charitable giving vehicle can help maximize your impact. This comparison highlights the key differences between a Community Foundation of the Lowcountry (CFL) Donor-Advised Fund, a Commercial Donor-Advised Fund, and a Private Foundation.

	CFL Donor-Advised Fund	Commercial Donor-Advised Fund	Private Foundation
Maximum Tax Benefits	Yes	Yes	No
Adjusted Gross Income (AGI) Tax Deductions By Gift Type			
Cash	Up to 60%	Up to 60%	Up to 30%
Publicly Traded Securities*	Fair Market Value Up to 30%	Fair Market Value Up to 30%	Fair Market Value Up to 20%
Real Estate or Closely Held Securities*	Fair Market Value Up to 30%	Real Estate Not Typically Accepted. Fair Market Value Up to 30%	Cost Basis
Start Up Considerations			
Cost	None	None	Legal, Accounting, and IRS Filing Fees
Time Frame	Immediate	Immediate	Several Months
Annual Distribution Requirement	None	Varies, Up to 5%	5%
Privacy Maintained	Yes	Yes	No, Disclosure of IRS 990PF Required
Annual Excise Tax	None	None	1%-2% of Net Income
Suitability			
Ability to Involve Next Generation or Heirs	Yes	Yes	Yes
Personal Service, Non-Profit Research and Customized Giving Plan	Yes	No	No
Custom Investment Program for Each Charitable Entity or Fund	Yes, Financial Advisor Program	Varies	Yes
Best For	Most Donors	Most Donors	Large Charitable Portfolios

*Capital gains property

Visit www.cf-lowcountry.org or call the Community Foundation of the Lowcountry at (843) 681-9100 to learn more.