



CLEAR HARBOR

ASSET MANAGEMENT

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Clear Harbor: Wealth Flash--Do You Know The Benefits of a Donor Advised Fund?

Most individuals and families have charitable tendencies. It is often the case that individuals and families provide a tax-deductible donation in the form of cash or the gifting of appreciated securities.

However, more and more charitably inclined individuals are taking advantage of a Donor Advised Fund. With this vehicle, one can minimize taxes in the event that he/she has appreciated assets or a single outsized high income year with a desire to set aside funds for charitable giving.

Whether it is the annual or ongoing donations to their alma mater or a single donation to another favorite charity, a Donor Advised Fund can provide an efficient, flexible, and valuable structure.

With just one “gift” to a Donor Advised Fund, you can provide a smart and simple solution to help support your favorite causes and charities both home and abroad—in your lifetime as well as in perpetuity.

A great benefit to a Donor Advised fund is that you can recognize the charitable donation immediately and yet make decisions on charitable gifting in the future. For example, you may wish to place \$100,000 into a Donor Advised Fund in the year 2016 (perhaps due to a large long-term holding in a significantly appreciated asset) and benefit from a full tax deduction (please check with your accountant for an official view on this subject) in tax year 2016 while using these monies to fund your charitable intentions many years into the future.

For clients that are contemplating establishing a personal foundation, the Donor Advised Fund can represent a seamless and cost effective alternative.

Clear Harbor Asset Management works with the largest independent Donor Advised Fund in U.S. Unlike other Donor Advised Funds, your Clear Harbor advisor can customize an appropriate portfolio for this purpose—providing unparalleled flexibility to you and your charitable objectives. The Donor Advised Fund that we can establish on your behalf can be relatively simple and at no cost to you.

Feel free to contact us for additional perspective and information on this valuable wealth preservation and charitable giving structure.

Disclosure:

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