Peninsula Community Foundation of VIRGINIA

Ways to Fund a Donor-Advised Fund

Why Fund a Donor-Advised Fund?

A Donor-Advised Fund (DAF) allows you to make a charitable contribution, receive an immediate tax deduction, and then recommend grants to your favorite causes over time.

Funding a DAF opens the door to strategic giving, tax benefits, and a lasting philanthropic impact. Whether you're planning a one-time gift or creating a legacy, there are many ways to fund your DAF.

Ways to Fund a DAF

1. Cash or Check

The most straightforward way to fund your DAF. Contributions are fully tax-deductible in the year they're made.

✓ Ideal for year-end giving

✓ Immediate tax receipt

2. Appreciated Securities

Donate publicly traded stocks, bonds, or mutual funds directly to avoid capital gains tax and receive a deduction for the full fair market value.

✓ Maximize your impact with appreciated assets

✓ No capital gains taxes

3. Retirement Assets (IRA, 401k)

Although DAFs cannot receive Qualified Charitable Distributions (QCDs) directly from an IRA, you can name a DAF as a beneficiary of your retirement account to create a legacy of giving.

✓ Simple estate planning tool

✓ Potential estate tax reduction

4. Real Estate & Private Business Interests

In some cases, you can contribute non-cash assets such as real estate or closely held business interests, subject to due diligence.

✓ Unlock complex assets for charitable use

✓ Significant tax benefits may apply

5. Bequests & Planned Gifts

Name your DAF in your will or trust to continue charitable giving after your lifetime.

✓ Support your favorite causes beyond your lifetime

✓ Flexibility to update beneficiaries at any time

6. Donor-Advised Fund Transfers

Already have a DAF elsewhere? You can transfer your DAF to the Peninsula Community Foundation for local stewardship and personalized service.

✓ Keep your fund local

✓ Gain tailored support and community impact

We're Here to Help

Peninsula Community Foundation of Virginia

- Phone: 757-327-0862
- Email: jbrambley@pcfvirginia.org
- Website: www.pcfvirginia.org

"The best time to give is always now. The best way to give is through purpose."

Let's build your legacy—together.