

DONOR-ADVISED FUND SOLUTION



A Simple, Flexible And Tax-Efficient Way To Donate To Your Favorite Charities

Primary Benefits:

- ▶ Provides you with an immediate tax deduction for contributions that may not be distributed to a charity until months or years later
- ▶ Continues your commitment to philanthropy – noted as the third most important priority for those with a net worth of \$1 million or greater*

*Source: Investopedia

Please note that Donor-Advised Fund grants are irrevocable. Grantors cannot change the terms or conditions of the grant, nor can they access such funds for personal reasons once granted.

A SOLUTION IF YOU:

- Experience a high income year and want to set aside assets now to fund future giving
- Want to reduce taxes, especially if you are selling a highly-appreciated asset such as a business or real estate
- Wish to engage family members in charitable giving as a way to pass on family values
- Are concerned about the cost and complexity of a private foundation



TAX DEDUCTIBLE DONATION

Donors open an account with contributions of cash, securities, or other assets. Contributions are irrevocable and tax deductible. When appreciated non-cash assets held for a year or more are contributed to a donor advised fund account, they are typically not subject to capital gains taxes when they are sold.



PROTECT & GROW THE BALANCE, TAX-FREE

Your gift has the potential to grow, tax-free, so you can give more over time. Sierra will work directly with you to manage your donor advised fund account with the long-term in mind.



SUPPORT CHARITIES

Make donations when you want and how you want. You can support almost any IRS-qualified public charity here in the US or overseas. The minimum donation is just \$250, and you can support one or as many charities as you desire with the flexibility and simplicity of one account.

THE VALUE OF THE SIERRA AND SCHWAB CHARITABLE™ FOUNDATION PARTNERSHIP



- Your Donor-Advised Fund account will be managed by Sierra using our rules-based, risk management investment process with the goal to grow and protect your wealth.
- Simple or complex assets including cash, publicly traded securities, closely-held stock, real estate (such as commercial property or residence), life insurance policies and more are accepted.
- Establishing a Donor-Advised Fund is simple, quick and comes at no cost to you.
- Schwab Charitable™ charges competitive annual fees.
- Personalized service is provided by Schwab Charitable™ to assist you.
 - When you call Sierra, you speak with a person you know and who knows you.
 - When you call Schwab Charitable™, you speak with a dedicated grants administrator.
- You can distribute final grants at death or appoint a successor in perpetuity, providing a legacy of charitable giving.
- Sierra clients are able to open a donor-advised fund for as little as \$100,000.†

†Accounts available to current & new clients with household assets under management of \$1 million or more with Sierra.

Sierra Investment Management, Inc. is not affiliated with Schwab Charitable™ and does not receive any commission or other compensation from Schwab Charitable™.

DONOR-ADVISED FUND SOLUTION

This information is for educational purposes and is not intended to provide, and should not be relied upon for, accounting, legal, tax, insurance, or investment advice. This does not constitute an offer to provide any services, nor a solicitation to purchase securities. The contents are not intended to be advice tailored to any particular person or situation. We believe the information provided is accurate and reliable, but do not warrant it as to completeness or accuracy. This information may include opinions or forecasts, including investment strategies and economic and market conditions; however, there is no guarantee that such opinions or forecasts will prove to be correct, and they also may change without notice. We encourage you to speak with a qualified professional regarding your scenario and the then-current applicable laws and rules.

We encourage clients to speak with a financial planner or tax expert in relation to their donor advised fund gifts, including advantages, risks and limitations. Once invested, all investments are subject to risk, including the risk of loss of principal.

Advisory services are offered through Sierra Investment Management Inc. and its affiliates, each being a registered investment adviser (“RIA”) regulated by the U.S. Securities and Exchange Commission (“SEC”). The advisory services are only offered in jurisdictions where the RIA is appropriately registered. The use of the term “registered” does not imply any particular level of skill or training and does not imply any approval by the SEC. For a complete discussion of the scope of advisory services offered, fees, and other disclosures, please review the RIA’s Disclosure Brochure (Form ADV Part 2A) and Form CRS, available upon request from the RIA and online at <https://adviserinfo.sec.gov/>. We also encourage you to review the RIA’s Privacy Policy and Code of Ethics, which are available upon request.

Our clients must, in writing, advise us of personal, financial, or investment objective changes and any restrictions desired on our services so that we may re-evaluate any previous recommendations and adjust our advisory services as needed. For current clients, please advise us immediately if you are not receiving monthly account statements from your custodian. We encourage you to compare your custodial statements to any information we provide to you.

CONTACT SIERRA

For additional information;
www.sierrainvestment.com
310.452.1887

Gira Patel, Client Services

