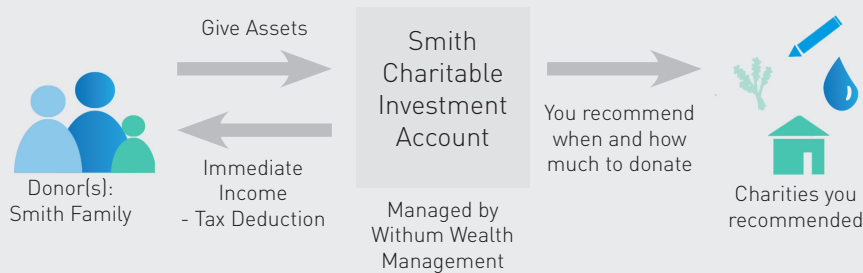


## DONOR-ADVISED FUNDS

### BUILDING A CHARITABLE STRATEGY

If you are charitably inclined, a donor-advised fund managed by Withum Wealth can help you maximize your philanthropic potential and make a lasting difference.

### HOW DOES IT WORK?



### WHAT ARE THE BENEFITS?

#### CONVENIENTLY FLEXIBLE

- Contribute and make grant recommendations online
- Save time by letting your account sponsor handle administrative tasks
- Request to be recognized for your donation or stay completely anonymous
- Pass down charitable values to future generations with a succession plan

#### TAX-SMART

- Receive an immediate tax deduction on contributions
- Avoid long-term capital gain taxes by contributing appreciated assets
- Take advantage of the full growth potential of your investments with tax-free growth
- Reduce estate taxes by moving assets out of your estate

**Withum Wealth Management**

T (732) 450 0147

infoWWM@withumwealth.com



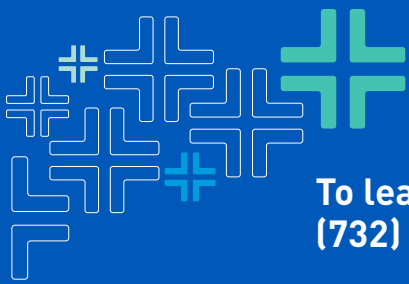
### MAINTAINING YOUR STRATEGY

We will work with you to maintain a charitable investment strategy that aims to meet your short- and long-term goals.

Our Analysis takes into consideration:

- Annual expected donations
- Plans to pass charitable legacy to children
- Account Value/Contributions
- Market Conditions
- Asset Allocation
- Strategy Projections





To learn more about Donor-Advised Funds, contact us at (732) 450 - 0147 or visit [WithumWealth.com](http://WithumWealth.com)



# CONTRIBUTE


## CASE STUDY: GOODALL CHARITABLE ACCOUNT

Teresa Goodall recently received a large sum of money. To alleviate part of her tax situation, she creates the “Goodall Charitable Account”, a donor-advised fund managed by Withum Wealth, with a one-time contribution of one-million dollars. In our initial meeting, Teresa explained that she would like to make grants annually but is not sure what amount is feasible. As a secondary objective, she also wishes to transition the account to her child as a successor-advisor in 25 years. She believes that if she includes her children in the process, they will be motivated to build on her charitable legacy and keep the “Goodall Charitable Account” active for generations to come.

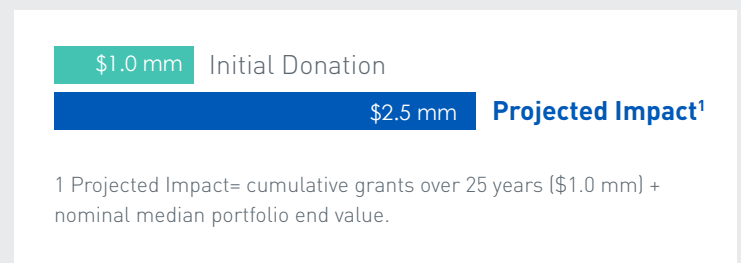
To help Teresa frame a Charitable Investment Strategy, we initiated a Wealth Analysis. Taking into consideration Teresa’s charitable goals, risk tolerance, and confidence zone, we projected how different market scenarios would affect a variety of strategies over time.

After reviewing our analysis, Teresa decided to implement a strategy that would allow her to grant \$40,000 a year and potentially grow the account to \$1,500,000.

## CHARITABLE INVESTMENT STRATEGY

	Wealth Analysis Results
Asset Allocation	 60% Stock 40% Bond & Cash
Primary Goal: Annual Grant	Annual Grant: \$40K Probability of Success: 95%
Secondary Goal: Transition Account to child	Median End Portfolio Value: \$1.5 mm

## TERESA'S POTENTIAL CHARITABLE IMPACT



Withum Wealth Management (“WWM”) is a registered investment advisor. Our ADV is available upon request. Although WWM provides certain investment management and administrative services, WWM is not an account sponsor of donor advised funds. A donor’s ability to claim itemized deductions is subject to a variety of limitations depending on the donor’s specific tax situation. WWM does not provide legal, tax, accounting or any other related or unrelated consulting services. Please consult a qualified legal or tax advisor where such advice is necessary or appropriate.