

# Charitable Gift Fund

## Your partner in philanthropy.

Texas Capital's Charitable Gift Fund is a donor-advised fund that offers you and your family a flexible, efficient vehicle to maximize your philanthropic impact. A separate account in your name can be established to receive tax-deductible contributions, with you and your family retaining the ability to recommend grants to organizations and causes that fulfill your philanthropic vision.

## How Donor-Advised Funds Work



### Donors Contribute

The donor makes an irrevocable contribution to the Texas Capital Charitable Gift Fund and can take an immediate tax deduction.



### Assets May Grow

The charitable assets in the Texas Capital Charitable Gift Fund may be invested, and any investment growth is tax-free for the donor.



### Charities Benefit

The donor recommends grants from the Texas Capital Charitable Gift Fund assets to support qualified charities.

## Simplicity

Contribute to the Texas Capital Charitable Gift Fund with cash or appreciated assets and get one tax receipt. Donors may also consider illiquid assets such as real estate, art, commodities or private company stock.

## Asset Management

Contributions are professionally managed and invested by Texas Capital Bank, allowing for potential growth of assets. Assets have the potential to grow tax-free and generate positive environmental and social impact.

## Grant Making

Clients have the opportunity to choose the amount and timing of grant distributions. Grants to charitable organizations may be made anonymously or by recognizing the donor.

## Legacy Creation

Texas Capital Charitable Gift Fund is an effective way to coordinate philanthropic giving with succession planning. Individuals, families, and organizations may contribute to a Texas Capital Charitable Gift Fund.

# Charitable Gift Fund

Our clients often give to many charities throughout the year, and utilizing the Texas Capital Charitable Gift Fund streamlines administration and philanthropic planning time. These gifts can be valuable, both to the charities and to the individuals making them. However, in many cases, this kind of giving tends to be reactive. There is no strategy to it and usually no involvement by other family members in the decision-making process.

Families often tell us they want charitable giving to play a more meaningful role in their lives. In response, we typically recommend families consider a more proactive charitable giving approach that is guided by the family's values and passions. Through this process, individual family members work together to understand their common values and identify charities that reflect those values.

## Grant Recognition Options

- Give grants in the name of your donor-advised fund. For example, a \$500 charitable contribution “from the Montoya Family Fund.”
- Recognize the name of a friend or memory of a loved one.
- Remain anonymous, so you can give freely without being subjected to public notice and a potential stream of solicitation letters, emails or phone calls.

Texas Capital's Charitable Gift Fund is operated in partnership with Southwest Community Foundation (SWCF), and each donor-advised fund is governed by a written fund agreement executed by and between the donor and SWCF. SWCF has provided charitable giving services for more than 50 years and serves as the sponsoring public charity as a 501(c)(3).

### ABOUT TEXAS CAPITAL BANK

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## CONTACT US

To learn more about charitable gift options, reach out to [philanthropy@texascapitalbank.com](mailto:philanthropy@texascapitalbank.com).