



## Your Partner in Philanthropy

Texas Capital's Charitable Gift Fund is a donor-advised fund program that offers you and your family a flexible, efficient vehicle to maximize your philanthropic impact. Once your donor-advised fund is established, you receive tax deductions on 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

You make an irrevocable contribution to your donor-advised fund and can take an immediate tax deduction.



#### ASSETS MAY GROW

The charitable assets in your donor-advised fund may be invested, and any investment growth is tax-free for the donor.



#### CHARITIES BENEFIT

You recommend grants from your donor-advised 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. You may also consider eligible illiquid assets such as real estate, art, commodities or business interests.

## Asset Management

Contributions are professionally managed and invested by Texas Capital Bank Wealth Management Services, Inc. d/b/a Texas Capital Bank Private Wealth Advisors, allowing for potential growth of assets. Assets have the potential to grow tax-free and generate positive environmental and social impact.

## Grant Making

You have the opportunity to recommend the amount and timing of grant distributions. Grants to charitable organizations may be made anonymously or by recognizing yourself.

## Legacy Creation

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

# Charitable Gift Fund

PRIVATE BANK

## FEATURES

### Minimum Contributions

- \$25,000 for initial contribution
- \$500 for additional contributions
- Cash and investment assets

### Assets Accepted

- Restricted stock and business interests
- Eligible real estate, art, mineral interests and more

### Tax Advantages

- Receive an immediate tax deduction, subject to applicable IRS charitable deduction limits.
- Avoid capital gains by donating appreciated assets.

### Simplicity and Flexibility

- Manage your account yourself or with an advisor.
- Name your fund.
- Choose additional advisors and successors.
- No contribution limits or minimum annual distributions.

## ADMINISTRATION FEE SCHEDULE

<b>First</b>	<b>\$500,000</b>	<b>0.65%</b>
<b>Next</b>	<b>\$500,000</b>	<b>0.35%</b>
<b>Next</b>	<b>\$1,500,000</b>	<b>0.25%</b>
<b>Next</b>	<b>\$7,500,000</b>	<b>0.20%</b>
<b>Next</b>	<b>\$15,000,000</b>	<b>0.15%</b>
<b>Next</b>	<b>\$75,000,000</b>	<b>0.10%</b>
<b>Above</b>	<b>\$100,000,000</b>	<b>0.05%</b>

*The minimum Annual Administration fee for each DAF account will be \$250. The program sponsor reserves the right to impose additional fees for facilitating special grants and reviewing and monitoring contributed non-cash assets that are not readily marketable, including art, business interests, real estate and mineral interests.*

Texas Capital Charitable Gift Fund is operated in partnership with Renaissance Charitable Foundation, Inc. ("RCF"), a 501(c)(3) charitable organization. Each donor-advised fund is governed by a written fund agreement executed by and between the donor and RCF. RCF is one of the largest donor-advised fund sponsors, with over \$4 billion<sup>1</sup> in donor-advised fund assets.



To learn more about philanthropic strategies and the Texas Capital Charitable Gift Fund, consult your Texas Capital Private Bank advisor or reach out to [charitablegiftfund@texascapital.com](mailto:charitablegiftfund@texascapital.com).

<sup>1</sup>Source: as of March 2025 per [www.renaissancecharitable.org](http://www.renaissancecharitable.org).

A separate management fee will be assessed. Contact your advisor for details. Administration and management fees are charged quarterly based on the market value of investments.

Texas Capital Charitable Gift Fund is the brand name for Texas Capital's donor advised fund program. Renaissance Charitable Foundation, Inc. is the sponsoring 501(c)(3) to the program and has exclusive legal control of the assets contributed. Texas Capital Bank and its subsidiaries and affiliates are unaffiliated with Renaissance Charitable Foundation, Inc.

Texas Capital is the collective brand name for Texas Capital Bank ("TCB") and its separate, non-bank affiliates and wholly owned subsidiaries. Texas Capital Private Bank™ refers to the wealth management services offered by the bank and non-bank entities comprising the Texas Capital brand.

Investment advisory services are provided by Texas Capital Bank Private Wealth Advisors ("PWA"). Texas Capital Bank Private Wealth Advisors is the trade name used by Texas Capital Bank Wealth Management Services, Inc., an investment adviser registered with the U.S. Securities and Exchange Commission ("SEC"). SEC registration does not constitute an endorsement of the advisory firm by the SEC, nor does it indicate that the advisory firm has attained a particular level of skill or ability.

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INVESTMENT PRODUCTS: NOT FDIC-INSURED   MAY LOSE VALUE   NOT GUARANTEED BY THE BANK