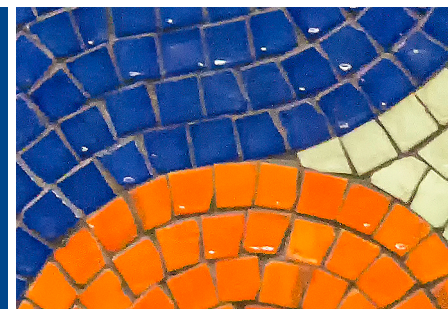


Elevate your giving



5 ways to support non-profits

Exploring different ways to support nonprofits maximizes your impact and offers flexible involvement options. Many donation methods also provide tax benefits, reducing your tax burden while supporting causes you care about. Understanding these options ensures both effective giving and financial advantages.

1. Cash donations

How it works | Donors give money directly to a non-profit through checks, cash, credit cards or online platforms.



Tax benefit | Donors who itemize can deduct the full amount of their donation from their taxable income, up to 60% of their adjusted gross income (AGI) for cash gifts to qualifying charities.

2. Donor-Advised Funds (DAFs)

How it works | Donors contribute to a DAF – a charitable giving account – through a sponsoring organization like Schwab Charitable and recommend grants to non-profits over time.



Tax benefit | Contributions to a DAF are tax-deductible in the year they are made, even if the funds are distributed to charities later.

Contact us

Craig D. Price, CFP®, CTFA

Managing Director, Wealth Advisor
772.888.3757
craig.price@mesirow.com

Ashley Crotwell, CFP®

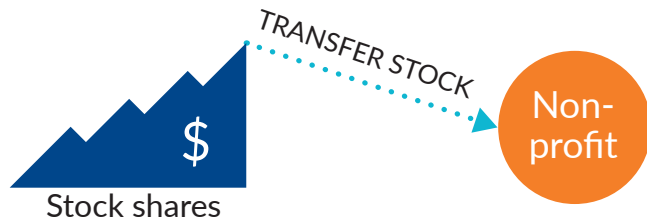
Vice President, Wealth Advisor
772.403.6651
ashley.crotwell@mesirow.com

Nancy Zehr, CTFA

Senior Client Relationship Specialist
772.888.3757
nancy.zehr@mesirow.com

3. Appreciated stock donations

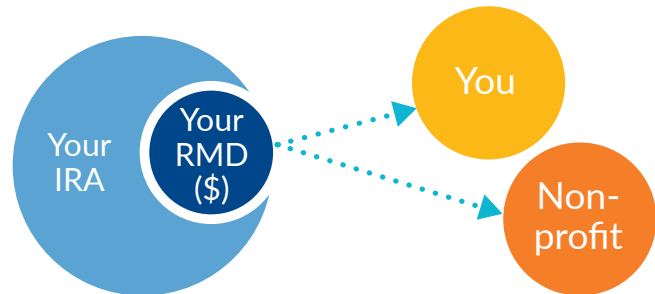
How it works | Donors transfer stocks, mutual funds or other appreciated assets directly to a non-profit.



Tax benefit | Donors avoid capital gains tax on the appreciation and can deduct the fair market value of the donated securities, up to 30% of their AGI.

4. Qualified Charitable Distributions (QCDs)

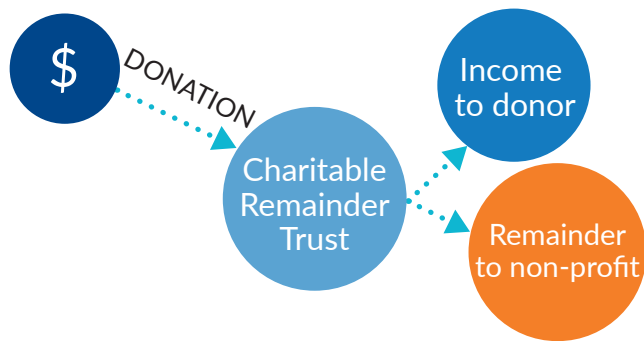
How it works | Donors aged 70 ½ or older can transfer up to \$108,000 per year (in 2025) directly from their IRA to a qualified charity.



Tax benefit | QCDs count toward required minimum distributions (RMDs) but are not included in taxable income, reducing the donor's overall tax liability.

5. Charitable Remainder Trusts (CRTs)

How it works | Donors create a trust that provide income to beneficiaries for a specified period, with the remainder going to a non-profit.



Tax benefit | Donors receive an immediate partial tax deduction based on the estimated present value of the remainder gift, avoid capital gains on appreciated assets placed in the trust and reduce estate taxes.

By exploring these options, you can maximize both your contributions and financial advantages. To learn more about how you can make the most of your charitable giving, talk to your Mesirow Wealth Advisor today.

About Mesirow

Mesirow is an independent, employee-owned financial services firm founded in 1937. Headquartered in Chicago, with locations around the world, we serve clients through a personal, custom approach to reaching financial goals and acting as a force for social good. With capabilities spanning Global Investment Management, Capital Markets & Investment Banking, and Advisory Services, we invest in what matters: our clients, our communities and our culture.

Mesirow Wealth Management is the firm's founding capability. We are the initial namesake business of Norman Mesirow, whose vision was to serve with purpose, applying the highest standards of professionalism in advising individuals and families on their most important life goals.

To learn more, visit mesiorow.com/wealthmanagement, call 847.681.2300 or email wealth@mesiorow.com.

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