

Give smarter. Give together.

A simple guide to Donor-Advised Funds (DAFs)



What is a DAF? A **Donor-Advised Fund (DAF)** is a simple, flexible way to support the causes you care about — now and in the future.

How it works:



YOU DONATE

You make a charitable contribution to your DAF and receive an immediate tax deduction (if eligible).



YOUR DAF GROWS

Your gift can be invested and grow tax-free over time, helping your giving go further.



YOU RECOMMEND

When you're ready, reach out to your DAF sponsor and recommend a grant to the nonprofit(s) of your choice.



A BRIGHTER FUTURE

The nonprofit puts your gift to work, creating meaningful impact and lasting change.

Why donors love it



Start small. Watch it grow.



Tax deduction now

In the year you contribute.



Tax-free growth

More to give over time.



Simple records

One receipt, many gifts.



Skip capital gains

Give appreciated assets held more than one year.



Your timeline

Grant now or over many years.



Family legacy

Give together across generations.

What you can give



Cash & checks



Stocks & bonds



Mutual funds & ETFs



Cryptocurrency



Restricted stock



Private business interests



Real estate



Life insurance



Retirement assets



Every generation can grow a legacy.

This guide is for general information only. Please consult your tax or financial advisor.



Institute of HeartMath dba HeartMath Institute

14700 West Park Avenue, Boulder Creek, CA 95006

Katherine Floriano · (831) 338-8717 · katherine@heartmath.org · EIN 95-4023617