

Renaissance Charitable Foundation

2025 Charitable Contributions Year-End Timeline



Any donor. Any gift. Any charity.

Every effort will be made to help donors receive a 2025 income tax charitable deduction. Some financial institutions may be able to complete certain transactions after the dates listed below.

Please note that Renaissance Charitable Foundation Inc. (RCF) does not control the transfer of assets. The timing of most gifts is dependent upon the actions of the donor’s agents, including the donor’s advisor.

The donor or the donor’s advisor must initiate and complete the transfer to RCF in 2025 for the gift to be awarded a 2025 contribution letter for the donor’s possible income tax charitable deduction in 2025.

CONTRIBUTION	ACTION STEPS	PROCESSING TIME
Check or money order	<p>Mail check or money order to the investment account during 2025. Contact the custodian of the investment account for instructions.</p> <p>Retain proof that the check was mailed in 2025. Proof includes a 2025 receipt or postmark from the Post Office.</p>	Same day.
Money Wire	Instruct your financial institution to wire funds so they are received in the DAF investment account on or before December 31, 2025 .	Your financial institution may require 1-2 business days to process your instruction.
Securities donated by DTC	Instruct your financial institution to transfer shares so they are received in the investment account on or before December 31, 2025 .	Your financial institution may require 3-5 business days to process your instruction.
Mutual Funds	<p>Instruct your financial advisor to call RCF at 800-762-7961 or email RCF at synovusdaf@reninc.com for assistance and procedures.</p> <p>Instruct your attorney or other advisors to act by November 11, 2025.</p>	Varies by situation. Your attorney and other advisors may need 3-6 weeks to process your instruction.
Restricted stock		
Real Estate, Closely-held Business Interests, Partnerships, Art		

CONTRIBUTION	ACTION STEPS	PROCESSING TIME
Stock Certificate	<p>Mail with an Additional Contribution Form to RCF. Instruct your financial advisor to take action by November 28, 2025.</p> <ul style="list-style-type: none"> • Sign one Stock Power form for each stock certificate you are giving (found here) The name on this form must be precisely the same as the name on the Stock Certificate. Have the form Signature Guaranteed. • Sign one Stock Waiver form for each stock certificate you are giving (found here) The name on this form must be precisely the same as the name on the Stock Certificate. Have the form Notarized. • Mail the Stock Certificates in one mailing to RCF. • Mail the Stock Power and Stock Waiver forms in a separate mailing to RCF. <p>Retain proof that all these items were mailed through the Post Office during 2025. Proof includes a 2025 receipt or postmark from the Post Office.</p>	10 business days

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ACTIVITY	WHAT TO DO	PROCESSING TIME
Establish a new RCF DAF account	<p>Complete a DAF application with assistance from your financial advisor. Instruct your advisor(s) to submit the application by December 19, 2025. Paperwork submitted after this date will be processed on a best-efforts basis.</p> <p>The investment account must be funded by December 31, 2025.</p>	1 to 3 days.
Recommend a grant from an RCF DAF account	<p>Any applicable income tax charitable deduction is associated with the contribution of a gift to RCF. The donor does not receive a tax deduction for a grant from the DAF account.</p> <p>Complete the online grant recommendation form at synovus.donorfirstx.com.</p> <p>The timing of grant payment is dependent on remittance of funds from the investment account after RCF verifies the grant recipient. RCF must receive a grant recommendation in good order no later than December 12, 2025 to ensure completion of due diligence by year-end.</p> <p>Any request received after this date will be processed on a best-efforts basis. Processing time may be extended if additional compliance review is required for the grant recommendation.</p> <p>Sign up for automated grant status updates at synovus.donorfirstx.com.</p>	Allow 5-7 business days for grant review and approval. Your financial institution may require an additional 5-7 business days to process.