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2026 Donor-Advised Fund Deadlines

Important! The contribution into the DAF, not the grant to a charity, is what counts for 2026 taxes.

A grant can be recommended at any time. It does not affect the timing of the tax deduction.

For granting by year-end

New Account Paperwork

Dec. 1st

IF GRANTMAKING IN 2026 IS YOUR PRIORITY

These dates matter only if you want the grant to reach the charity by **December 31**.

Open a DAF at any time, and we will process accounts in the order they are received.

Dec. 1st

Account Opening & Funding Paperwork (for grantmaking in 2026)

Submit all completed donor-advised fund and investment account paperwork, by **December 1st** if your client wants to establish a new account and recommend grants before year-end.

Dec. 15

Granting Deadline to Arrive by Dec 31st

If you want the charity to receive the funds before December 31, recommend the grant to ACH-enabled charity by **December 15**.

Encourage the charity to enroll in ACH for the fastest, most secure delivery.

Grant Checks: Nov. 1st

Encourage all charities you support to sign up for ACH. Holiday mail delays make later recommendations unreliable.

After Dec 1st

It is not too late to open an account or recommend a grant.

Open and fund the account as soon as possible. We will continue processing complete applications, but year-end grant delivery cannot be guaranteed.

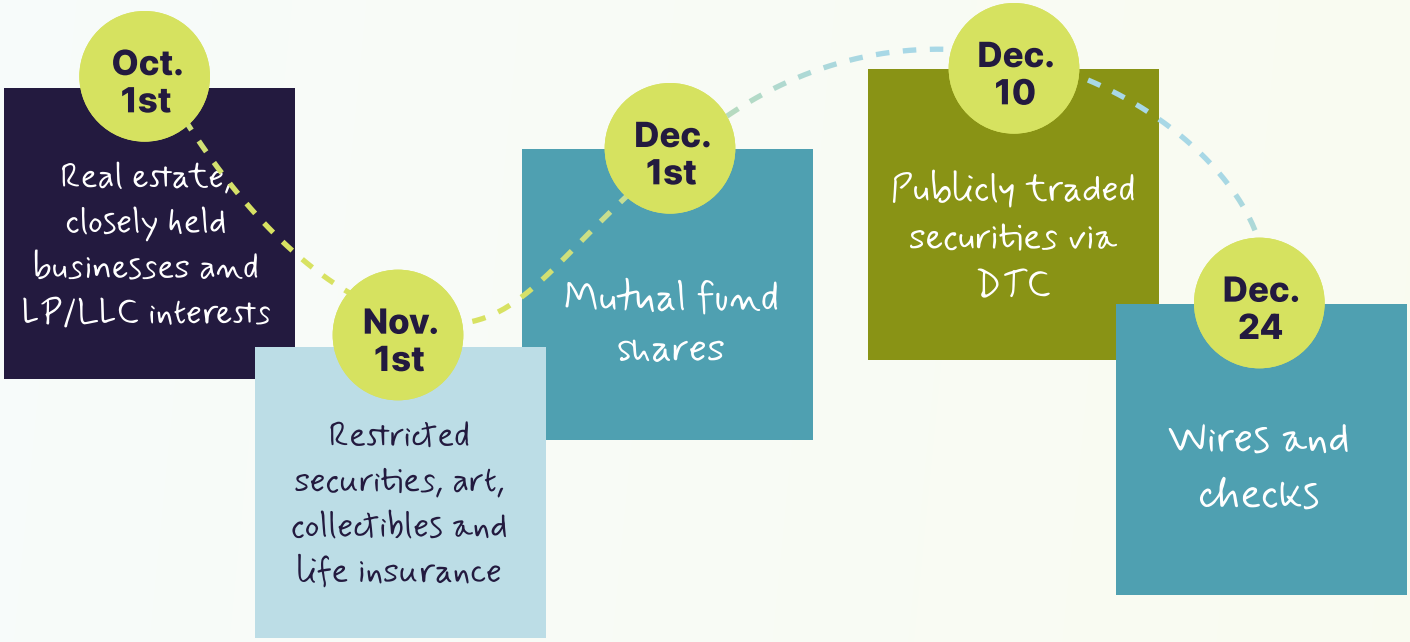
Note: If the charity's need is urgent your client should consider giving directly to the charity while simultaneously setting up the DAF.

IF A 2026 TAX DEDUCTION IS YOUR PRIORITY

December 31 is the IRS tax deadline—not the date to begin. Please submit your account opening paperwork around the same timeframe as your contribution.

Recommended Timing:

We will continue to process contributions after these timeframes, but these are guaranteed to be in before year-end. The earlier you start, the happier your clients will be..



Timing and completion requirements vary by asset. Starting early allows time to resolve missing information, signatures or transfer issues.

Want happy clients? Start right away.

Everything runs smoother the earlier you start.

Clients travel; deadlines don't.