



CREATE YOUR ENDOWMENT FUND

Spreading Joy. Changing Lives.®



ENDOWMENT FUND WORKBOOK

Any church or faith-based nonprofit organization can create a flexible fund to grow a permanent source of support for the future. If you have questions about creating your endowment fund at InFaith Community Foundation, call 800.365.4172.

YOUR ORGANIZATION/CHURCH

Organization name _____

Faith affiliation _____

Organization's tax ID number _____

Date of incorporation _____ State of incorporation _____

Organization address _____

City/State/Zip _____

Phone _____ Fax _____

Name of Clergy/Executive Director _____

Mr. Ms. Mrs. Miss Rev. Other _____

YOUR ENDOWMENT FUND

Fund name _____

Fund purpose Endowment Other – please describe _____

Initial gift amount \$ _____ Notes: _____

The minimum initial gift is \$25,000. Additional gifts of \$1,000 or more are welcome at any time.

INVESTMENT SELECTION

PORTFOLIO OPTIONS

Growth Portfolio

Mission Portfolio

Income Portfolio

INVESTMENT OBJECTIVES

Investing for growth and maximum sustained support far into the future

Investing for growth and maximum sustained support through investments aligned with mission for positive outcomes throughout our shared community

Investing for stability and maximum distributions within a shorter time horizon

Please select your fund's investment allocation. *If no box is checked, assets will be invested in the Growth Portfolio, InFaith's standard investment option.*

Standard Allocation
85% equities/15% fixed income

or

Custom Allocation with quarterly rebalancing
Please state allocation in whole numbers; must total 100%

Growth Portfolio

_____% **Growth Portfolio** 85% equities/15% fixed income

or

_____% **Mission Portfolio** 85% equities/15% fixed income

Mission Portfolio

_____% **Income Portfolio** 100% fixed income

As per IRS regulations, investment recommendations are advisory only and InFaith may, at its sole and absolute discretion, follow or decline to follow your recommendation. InFaith may at any time, at its sole and absolute discretion, change the investment of all or any portion of the assets in the fund. Upon acceptance of your recommendation, the investments will be administered in accordance with the financial policies of InFaith. Investments are subject to normal market and interest rate fluctuation risks, and any gain or loss generated by the above investments will be reflected accordingly in the fund's value. You may change your investment selection should your endowment needs change.

YOUR FUND'S ADVISOR

Please provide both name and title as it pertains to the fund (example: John Doe, Endowment Committee Chair).

Name of Fund Advisor _____

Title _____

Daytime phone _____ Evening phone _____

Email _____

DISCLOSURE IN INFaITH PUBLICATIONS

From time to time, InFaith publishes fund names in publications such as the annual report, newsletters, social media and other communications. Please indicate below whether or not you permit your fund to be recognized in online and/or print publications. If no box is checked, InFaith assumes the organization wishes to remain anonymous in InFaith publications.

We authorize InFaith to publicize our fund by its fund name in InFaith publications.

CONTINGENT CHARITABLE BENEFICIARY

Please indicate how your fund is to be directed should you lose your tax-exempt status or are no longer a viable organization. If no box is checked, InFaith assumes your recommendation to be the InFaith Community Fund.

InFaith Community Fund

One or more InFaith Field of Interest Fund(s):

Disaster Response

ELCA and related organizations

Education

LCMS and related organizations

Health Services

WELS and related organizations

Human Services

Ecumenical/Interfaith

Other _____

Additional Notes _____

SEND YOUR FUND WORKBOOK

Once your Fund Workbook is completed, please send it to:

InFaith Community Foundation
625 Fourth Avenue South, Suite 1500
Minneapolis, Minnesota 55415

If you have questions:

phone: 800.365.4172 email: contact@InFaithFound.org fax: 612.844.4109

Upon receipt of the completed booklet, InFaith will prepare a Fund Agreement that reflects your endowment interests. To ensure your wishes are stated correctly, this Fund Agreement must be reviewed and signed before your gift is made.

YOUR FUND AT INFAlTH

Whenever you have a question about your endowment fund, please call us at 800.365.4172 or contact us via email at contact@InFaithFound.org.

Your endowment fund

Once your organization creates an endowment fund at InFaith, it's available to your supporters to make outright gifts or gifts that occur upon death. Gifts of cash, securities and real estate can be made directly, or through charitable life insurance, bequests, charitable remainder trusts and gift annuities. InFaith owns and invests assets of the fund for the benefit of your organization and, in turn, provides ongoing support to your organization for charitable purposes. Future contributions of \$1,000 or more can be added to the fund at any time.

Grant recommendations

The endowment committee selects an investment portfolio, determines the criteria for distributing grants, and decides when grants are made. Based upon board approval, grants can be made to your organization and/or any other IRS-qualified charity. To request grant distributions from your fund, the fund advisor designated by your organization notifies InFaith, either in writing or online through InFaith's website, InFaithFound.org. Fund advisory committees may choose to receive InFaith's standard 5% distribution, or a greater or smaller distribution, providing the fund maintains a minimum balance of \$25,000.

Communications

Your organization's fund advisor receives quarterly updates on the status of the endowment fund and has daily access to your fund's status through InFaith's website. Once your fund is established, you can request electronic delivery of statements and other communications at InFaithFound.org/fundlogin. InFaith encourages you to call or write with questions about any aspect of your fund.

Fund expenses

There are no fees charged to create a fund at InFaith. Once assets are received into the fund, a fee equal to 1% of the fund's market value is assessed annually to cover program and administrative expenses. Fund assets in excess of \$1,000,000 are assessed a reduced fee of .5%. Gifts to the fund are net of brokerage fees and other miscellaneous operating costs incurred in the gift transaction process.

Fund investment

Your organization can choose from one, two or all three investment portfolios to meet your specific distribution needs:

- **Growth Portfolio.** 85% equities/15% fixed income for maximum sustained support far into the future.
- **Mission Portfolio.** 85% equities/15% fixed income for maximum sustained support through investments that are aligned with mission and provide positive outcomes for our shared community.
- **Income Portfolio.** 100% fixed income for maximum distributions within a five-year time horizon.

Should endowment needs change, fund advisors have the option of changing their investment portfolio selection.

Gifts to the fund

It's not necessary for members of your endowment committee to have a comprehensive understanding of each type of gift—professional InFaith gift planners are available to assist individual supporters make gifts that match their needs and circumstances. These gifts will not only benefit your organization, they provide the giver with maximum deductibility for income, gift and estate tax purposes. Those who wish to give to your fund can simply call InFaith for assistance.

Because of state and federal laws, including the Uniform Prudent Management of Institutional Funds Act (UPMIFA), it is important that potential donors be advised, prior to making a gift, that distributions from the fund may include principal as well as earnings from time to time.

Gifts of capital assets such as securities and real estate gifts are sold by the Foundation upon receipt and then invested in the fund.

Anonymity

Your organization's supporters can work directly with InFaith to make gifts to the endowment fund while remaining anonymous to your organization. InFaith provides donors with the necessary written substantiation for tax purposes.

Fundraising policy

Due to IRS restrictions, InFaith is unable to accept checks given by individual supporters in response to fundraising events (i.e., golf tournaments, banquets, etc.) and cannot provide tax receipts for these gifts. When conducting fundraising events for an endowment fund at InFaith, individual gifts/checks should be made payable to the organization. The organization then, in turn, may send a check reflecting all fundraising proceeds to InFaith.

Privacy

Protecting the privacy of your information is a responsibility InFaith takes seriously, and physical, electronic and procedural safeguards are in place to protect all data. InFaith respects your wishes for privacy and will not share, sell or exchange your name or contact information with any person or entity other than those acting on behalf of InFaith. Disclosures regarding your fund will be made only to relevant parties specifically authorized by you. In order to provide you with the best customer service possible, InFaith also provides online view-only access to the financial advisor(s) identified on page 6 of the Fund Workbook. You have the option to authorize online view-only access to others if you wish. This online access includes contact information, gift(s) and grants from your endowment fund. If, after reading this notice, you wish to restrict online access to your financial advisor and/or others, please call InFaith at 800.365.4172. You may alter your disclosure preferences at any time.

InFaith Community Foundation is not an investment manager and does not provide financial advisory services.

Fees and policies are subject to change.

RESOURCES TO BUILD YOUR ENDOWMENT

InFaith offers a variety of resources to assist you in promoting your endowment fund. The following resources are available upon request:

Giving to Your Endowment. A one-page handout that outlines the benefits and considerations of each type of gift. Order these handouts in quantity to include with mailings or display in literature racks.

Go to: InFaithFound.org/request_materials.

Customized Brochure. With your input, InFaith provides a brochure template outlining giving options for use in promoting your endowment fund. The brochure uses a standard format and allows the organization to customize certain text to describe its mission and the purpose of the fund. Upon the organization's approval of the brochure draft, InFaith provides a PDF with formatted brochure information that the organization then takes to their selected printer.

Customized Web Page. InFaith can help you take this same information online by creating a web page for your endowment fund, to which you may link from your organization's website. The custom web page will detail ways supporters can make legacy gifts to your endowment, and even allows for an immediate contribution to active funds with a "Give Now" button.

Sample Newsletter and Bulletin Inserts. InFaith can provide you with pre-written paragraphs covering the wide variety of giving opportunities available to your organization's supporters. These inserts can be easily incorporated into your organization's newsletters, bulletins and programs.

For more information on these and other resources, call InFaith Community Foundation at 800.365.4172.

PROFESSIONAL ADVISOR INFORMATION

This section is to be completed by the organization's professional advisor, when a professional advisor is part of the gift process. The professional advisor must review the InFaith Gift Advocate Code of Ethics (on page 7) and sign the acknowledgement below. Once this workbook is received by InFaith, a Fund Agreement will be prepared for the signature authorized by the organization. The Fund Agreement will be sent to the organization's Fund Advisor and a copy to the professional advisor.

Professional advisor's name _____ RFO # _____

Street _____

City/State/Zip _____

Phone _____ Fax _____

Email address _____

Notes or special instructions _____

Additional professional advisor assisting with gift *if applicable*

Professional advisor's name _____ RFO # _____

Street _____

City/State/Zip _____

Phone _____ Fax _____

Email address _____

Notes or special instructions _____

ACKNOWLEDGEMENT OF ETHICAL PLEDGE

I have read the InFaith Gift Advocate Code of Ethics (on page 7) and agree to abide by the principles stated therein.

Signature of professional advisor

Date

Signature of additional professional advisor

Date

INFAITH GIFT ADVOCATE CODE OF ETHICS

The purpose of this code is to encourage responsible charitable gift planning by all who are active in advocating gifts to benefit InFaith Community Foundation. Professional advisors, such as gift planners, insurance agents, financial planners, board members and InFaith staff, are collectively referred to as "Gift Advocates."

PHILANTHROPIC MOTIVATION

First and foremost, charitable gifts should always be made with a desire on the part of the donor to support the humane work of charitable institutions.

TRUST

A Gift Advocate will act with fairness, honesty, integrity and openness, and shall strive at all times to represent and promote the concept of Christian stewardship.

PROFESSIONALISM

A Gift Advocate shall advise donors only in areas in which he or she is qualified. Acting in the interest of InFaith, the donor shall be encouraged to discuss proposed gifts with legal and tax advisors of the donor's choice.

PRIVACY

A Gift Advocate will not share, sell or exchange donor names, addresses, email addresses or telephone numbers. Disclosures regarding gifts will be made only to those parties specifically noted by the donor.

EXPLANATION OF GIFTS

A Gift Advocate shall make every effort to ensure that donors receive a full explanation of how the proposed gift works on their behalf.

FINANCIAL AND TAX IMPLICATIONS

Congress has provided tax and financial incentives for charitable giving. To that end, the emphasis in this statement on philanthropic motivation in no way minimizes the necessity and appropriateness of a full and accurate explanation by the Gift Advocate of those incentives and their implications for the donor.

FULL DISCLOSURE

The role and relationship of all parties involved in the making and distribution of gifts shall be fully disclosed to the donor.

FULL COMPLIANCE

A Gift Advocate shall comply with all applicable federal and state laws and regulations at all times.

COMPENSATION

Payment of finder's fees, commissions or other fees by InFaith to a Gift Advocate as a condition for the delivery of a gift is never appropriate.

AFFIDAVIT

As an InFaith Gift Advocate, I hereby pledge to abide by and adhere to the ethical standards, practices and principles documented here.



InFaith

COMMUNITY FOUNDATION®

Spreading Joy. Changing Lives.

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MINNEAPOLIS, MINNESOTA 55415 **p** 800.365.4172 **f** 612.844.4109



InFaith Community Foundation is committed to environmental stewardship, printing on paper made from 100% post-consumer fiber using Green-e Certified renewable energy and meeting Forest Stewardship Council standards.