



GIVE NOW. GIVE LATER. GIVE & RECEIVE.™

Spreading Joy. Changing Lives.®



GIVING SOLUTIONS TAILORED TO YOUR NEEDS

At InFaith Community Foundation, we're committed to offering you the opportunity to give in ways that are right for you.

Give Now. Give Later. Give & Receive.[™] is designed to provide an overview of the many options available through InFaith. These options can be tailored to your charitable interests and financial circumstances through the flexibility of a donor advised fund.

Whatever path you choose, you will set in motion a lasting legacy that will change lives and spread joy.

HOW A DONOR ADVISED FUND WORKS



GIVE

Your Gift

- Give Now
- Give Later
- Give & Receive



GROW

Your Donor Advised Fund

- Dynamic Funds
- Designated Funds
- Scholarship Funds
- Field of Interest Funds



GRANT

Your Charities & Causes

- Perpetual Grants
- Term-of-years Grants
- One-time Grants

InFaith Community Foundation is a national charity with a mission to serve donors, spread joy and change lives through charitable giving.



ASSETS TO GIVE

Your charitable gift(s) can be made with a variety of assets and there are a number of ways that you can give them. Whether you choose to give now, give later, or give and receive, your gifts support the charities and causes that mean the most to you.

	ASSETS TO GIVE					
	Cash	Publicly-Traded Securities stocks, bonds or mutual funds	Real Estate	Closely-Held Stock	Retirement Assets IRAs, tax-sheltered annuities, 401(k) or 403(b) plans	U.S. Savings Bonds & Annuities life insurance, annuities or U.S. savings bonds (Series E, EE, H or HH)
GIVE NOW						
Benefit charities immediately.						
<ul style="list-style-type: none"> • Witness changes that result from your gift. • Play an active role in your grantmaking to charities and give at times of your choosing. • Involve family in your giving decisions if you wish. 						
Outright Gift	•	•	•	•		
GIVE LATER						
Benefit charities upon death.						
<ul style="list-style-type: none"> • Control your assets while living and make a significant gift upon death. • Provide future ongoing support to charities. • Change benefiting charities at any time without amending your estate plan. • Share a legacy of values with your family. 						
Life Insurance	•	•				
Bequests & Beneficiary Proceeds	•	•	•	•	•	•
Life Estate Reserved			•			
GIVE & RECEIVE						
Receive income payments now and benefit charities upon death.						
<ul style="list-style-type: none"> • Convert current assets into ongoing income payments. • Provide future ongoing support to charities. • Change benefiting charities at any time without amending your estate plan. • Share a legacy of values with family. 						
Charitable Gift Annuity	•	•				
Charitable Remainder Annuity Trust	•	•				
Charitable Remainder Unitrust	•	•	•	•		
Testamentary Trust	•	•			•	•

WAYS TO GIVE

InFaith Community Foundation offers a broad range of giving tools so that you can give during your lifetime or upon your death. Each of the following options provide you with maximum tax benefits based on when and how your gifts are made.

GIVE NOW

	DESCRIPTION	BENEFITS
Outright Gifts	Outright gifts provide immediate and long-lasting financial support to your favorite charities and causes through your donor advised fund.	<ul style="list-style-type: none"> • Receive an immediate charitable deduction. • For gifts of securities or real estate, you bypass capital gains taxes on the appreciated value.

GIVE LATER Gifts upon death

	DESCRIPTION	BENEFITS
Life Insurance with InFaith named as owner of the contract	Life insurance offers a low-cost way to make a significant gift to your donor advised fund upon death.	<ul style="list-style-type: none"> • Receive an immediate charitable deduction for premium payments. • Use either cash or publicly-traded securities for premium payments. • Give a new life insurance contract or transfer ownership of an existing contract to InFaith and receive a charitable tax deduction for the value of the contract.
Bequests	Bequests can be made of the property and assets you own at the time of your death by naming InFaith in your will or living trust. Proceeds go to your donor advised fund upon death.	<ul style="list-style-type: none"> • Leave a specified dollar amount, a percentage of your estate or specific assets to InFaith. • Maintain flexibility and control of the gift asset while living. • Heirs avoid paying income and estate taxes on assets designated to InFaith. • Receive an estate tax deduction.
Beneficiary Proceeds	Name InFaith as beneficiary of your IRA or other qualified retirement plan, annuity or life insurance, and proceeds go to your donor advised fund upon death.	<ul style="list-style-type: none"> • Designate any portion of these assets to InFaith. • Maintain flexibility and control of the gift asset while living. • Heirs avoid paying income and estate taxes on assets designated to InFaith. • Receive an estate tax deduction.
Life Estate Reserved	Make a gift of property while retaining use and enjoyment as long as you live. Your donor advised fund benefits upon death.	<ul style="list-style-type: none"> • By deeding the property to InFaith, you receive an immediate charitable deduction for a portion of the appraised market value. • Use or rent the property until your death.

GIVE & RECEIVE Gifts that provide ongoing income payments

	DESCRIPTION	BENEFITS
Charitable Gift Annuities	<p>A charitable gift annuity is a simple written agreement through which you make a gift of cash and/or securities to InFaith and receive, in turn, income payments for life. You can elect to begin income payments immediately or defer to a future date.</p> <p>Upon your death, the remainder benefits your donor advised fund. <i>\$10,000 minimum.</i></p>	<ul style="list-style-type: none"> • Receive an immediate charitable deduction. • For gifts of securities, you bypass capital gain taxes on the appreciated value. • A charitable gift annuity offers fixed, generous rates of income, likely higher than fixed-income options such as CDs, treasury bills or money market funds.* Typically, a portion of this income is tax free.
Charitable Remainder Trusts	<p>Through a charitable remainder unitrust, your gift assets are converted to ongoing income payments for life or a term of up to 20 years. At the end of the trust, the remainder benefits your donor advised fund.</p> <p>With a unitrust, you can make multiple gifts of cash, publicly-traded securities and/or real estate. Your income payments are calculated annually using a set percentage rate and the value of your trust's assets. <i>\$100,000 minimum, \$200,000 when giving real estate or closely-held stock.</i></p> <p>With an annuity trust, you make a one-time gift of cash or publicly-traded securities and receive ongoing income payments for a set amount. <i>\$50,000 minimum.</i></p> <p>A testamentary trust is a type of charitable remainder trust that upon your death, provides an income to a surviving spouse or other named person for life or a term of years, and then benefits your donor advised fund.</p>	<ul style="list-style-type: none"> • Receive an immediate charitable deduction. • For gifts of securities or real estate, you avoid capital gain taxes on the appreciated value upon transfer. <p><i>Annuity trust and unitrust donors interested in a lifetime trust must typically be 50 or older. Income beneficiaries may be younger for a term-of-years trust.</i></p> <ul style="list-style-type: none"> • By using retirement assets to fund the trust, you may be able to bypass income and estate taxes.

Tax, Legal & Financial Implications

Charitable giving can result in significant tax, legal and financial consequences. InFaith cannot give you legal or tax advice. We strongly encourage you to consult your own attorney and tax advisor regarding your gifts.

To ensure compliance with IRS requirements, be aware that any U.S. federal tax advice that may be contained in this brochure is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code or (ii) promoting, marketing and recommending to another party any transaction or matter addressed herein.

** A charitable gift annuity represents a charitable gift and is not considered an investment product.*

SUPPORT TO CHARITIES

Change lives where you find your strongest connections through the flexibility of a Designated or Dynamic Donor Advised Fund. We'll make the most of your gifts to achieve your charitable goals.

DESIGNATED DONOR ADVISED FUND

Create a donor advised fund to provide annual support to your designated charities and causes. Here's how it works:

1. Establish your fund with an outright or future gift.

2. Select an investment portfolio to match your preference:

Growth Portfolio 85% equities/15% fixed income	Invested to provide maximum sustained support to charities far into the future.
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Mission Portfolio 85% equities/15% fixed income	Invested to provide maximum sustained support to charities through investments that are aligned with mission and provide positive outcomes for our shared community.
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3. Name charities and/or causes to receive support. Once assets are received into your donor advised fund, annual grants will be distributed according to your charitable recommendations.

Designate One or More Charities. Provides annual grants to your favorite charities. *\$5,000 per charity minimum.*

Designate a Scholarship. Provides annual scholarships for any level of education from preschool to postgraduate studies at an accredited educational institution (e.g. college, university or seminary). *\$5,000 per educational institution minimum.*

Designate Your Cause/Area of Interest. Designate your specific cause or area of interest without naming a specific organization to benefit. InFaith research identifies specific charities to receive annual grant support from your fund. *\$25,000 minimum.*

Additional Giving Options

InFaith Community Fund. To learn more about current initiatives of the fund, visit InFaithFound.org/community_fund or call InFaith. *No minimum, gifts of any size are welcome.*

InFaith Field of Interest Funds. Give to one or more interest areas, including disaster response, education, health services, human services, ecumenical/interfaith, or specific church bodies or related organizations. *No minimum, gifts of any size are welcome.*

4. Provide grant instructions for perpetual support, support for a term of years and/or one-time grants.

5. Increase your support through additional gifts at any time. Change your charitable designations as needed.

6. Stay informed through online access and ongoing reports. Statements begin once assets are placed in your fund.

DYNAMIC DONOR ADVISED FUND

Create a donor advised fund to support your favorite charities at any time. *No minimum gift; minimum administrative fee applies.* Here's how it works:

- 1. Establish your fund** with a gift that provides you with immediate tax benefits. Name future generations and/or friends as successor advisors if you wish.
- 2. Select a custom investment allocation** to match your grantmaking strategy. You can allocate among one of the following portfolios:

Growth Portfolio 85% equities / 15% fixed income	Invested to provide maximum sustained support to charities far into the future.
Mission Portfolio 85% equities / 15% fixed income	Invested to provide maximum sustained support to charities through investments that are aligned with mission and provide positive outcomes for our shared community.
Income Portfolio 20% equities / 80% fixed income	Invested to provide maximum grant distributions within a five-year time horizon.

InFaith Community Foundation also offers Advisor Managed Funds for customized portfolios of \$250,000 or more. For more information, contact InFaith.
- 3. Recommend grants** of \$300 or more to charities at any time. You can request your grants online or in writing, and have the option to remain anonymous to the charities.
- 4. Increase your support** by making additional gifts at any time.
- 5. Stay informed** through online access and ongoing reports.

If your charitable interests don't neatly match any of these options, we'll work with you to create a charitable solution that meets your specific needs and interests.



YOUR NEXT STEP

At InFaith Community Foundation, we're here to serve you and your giving interests. We look forward to helping you create a giving solution that meets your specific needs and interests. To learn more, contact:

InFaith COMMUNITY FOUNDATION®

InFaithFound.org

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InFaith

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