

GIVING SOLUTIONS TAILORED TO YOUR NEEDS

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

To better understand your giving options, we group them into three categories: Give Now, Give Later, Give & Receive.™ Each can be customized 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 changes lives and spreads joy throughout our shared community.

HOW A DONOR ADVISED FUND WORKS



GIVE

Receive maximum tax benefits based on when and how you give.

GROW

Grow your donor advised fund through sound stewardship.

GRANT

Grant to your favorite charities and causes when and how you wish.

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 to 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.

YOUR GIVING OPTIONS

	Cash	Stocks, Bonds & Mutual Funds	Real Estate	Closely-Held Stock & Complex Assets ¹	Qualified Charitable Distributions from IRAs ²	Qualified Retirement Assets IRAs, 401(k)s or 403(b)s	Annuities & U.S. Savings Bonds
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 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 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 support to charities. • Change 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	•	•				•	•

¹ When considering gifts of real estate, closely-held stock, crops/farm equipment or other complex assets, please contact InFaith Community Foundation.

² If you are 70½ or older, you may create a non-advised charitable fund with gifts of qualified charitable distributions (QCD) from an IRA. Contact InFaith Community Foundation for more information.

WAYS TO GIVE

InFaith Community Foundation offers a broad range of giving options so that you can give during your lifetime or upon your death. Each of the following options provide 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. • Opportunity to bundle charitable gifts to meet and exceed tax thresholds required for itemization. • If 70½ or older, use qualified charitable distributions (QCDs) from an IRA to meet required minimum distributions. <i>QCDs must be distributed to a non-advised charitable fund.</i> • Bypass capital gains taxes on the appreciated value for gifts of securities or real estate. <i>The minimum for gifts of real estate or closely-held stock is \$200,000.</i>

GIVE LATER Gifts upon death

	DESCRIPTION	BENEFITS
Life Insurance with InFaith named as owner of the contract	Life insurance offers an affordable way to make a future significant gift to your donor advised fund upon death.	<ul style="list-style-type: none"> • Receive an immediate charitable deduction for premium payments. • Use 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 gains 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 of a set amount. <i>\$50,000 minimum.</i></p>	<ul style="list-style-type: none"> • Receive an immediate charitable deduction. • For gifts of securities or real estate, you avoid capital gains taxes on the appreciated value upon transfer. <p><i>Payout rates, charitable deductions and other benefits vary based on a number of factors. Minimum age requirements may apply.</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"> • By using retirement assets to fund the trust, you may be able to bypass income and estate taxes.

Tax, Legal & Financial Implications

Donors must itemize deductions to receive a charitable income tax deduction. Charitable giving can result in significant tax, legal and financial consequences. InFaith Community Foundation does not provide legal, accounting or tax advice. Consult your attorney or tax professional.

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

Create a donor advised fund to support your favorite charities at any time. 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.

ADVISE AS YOU GO — ANY CHARITY, ANY TIME

Create a donor advised fund to support your favorite charities at any time. *No fund minimum; minimum administrative fees apply to charitable funds with a value of \$10,000 or less.*

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. Choose how your fund's charitable assets are invested.** Select one of InFaith's portfolios or allocate assets across multiple portfolios to achieve the mix that aligns with your grantmaking timeline and personal risk temperament. Investment earnings are reinvested to grow your charitable fund.
 - 3. Recommend grants** of \$100 or more to any IRS-qualified charity at times of your choosing. Name successor advisors if you wish.
 - 4. Increase your support** by making additional gifts at any time.
 - 5. Stay informed** through online access and ongoing reports.
-

DESIGNATE CHARITIES OR CAUSES TO RECEIVE ANNUAL SUPPORT

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

- 1. Establish your fund** with an outright or future gift, and receive maximum tax benefits.
- 2. Choose how your fund's charitable assets are invested.** Select one of InFaith's portfolios or allocate assets across multiple portfolios for long-term growth. Investment earnings are reinvested to grow your charitable fund.
- 3. Name charities and/or causes.** Designate any IRS-qualified charities to receive automatic annual grants. You can change your designated charities at any time.

Designate One or More Charities. Grant a percent of your fund's value. Five percent of your fund's value is distributed annually among designated charities in perpetuity, or 10% for 10, 15 or 20 years.

Create a Scholarship Fund. Designate any college, university or seminary, and recommend scholarship criteria for recipients. *Minimum: \$5,000 per accredited educational institution.*

Designate Your Cause/Area of Interest. Support a specific cause or charitable interest by creating your own Field of Interest Fund. *Minimum: \$25,000.*

- 4. Increase your support** through additional gifts at any time. Change your charitable designations as needed.
 - 5. Stay informed** through online access and ongoing reports. Statements begin once assets are placed in your fund.
-

Request an immediate, one-time grant to selected charities (optional) – \$50,000 or 20% of your gift, whichever is greater, must remain in your charitable fund.

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.

DESIGNATED NON-ADVISED CHARITABLE FUNDS

- 1. Establish your fund** with qualified charitable distributions (QCDs) from your IRA.
 - 2. Choose how your fund's charitable assets are invested.** Select one InFaith growth portfolio or allocate assets across multiple growth portfolios. Investment earnings are reinvested to grow your charitable fund.
 - 3. Designate any IRS-qualified charities** to receive automatic annual grants. *Minimum: \$5,000 for each named charity.*
-

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.*

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 625 FOURTH AVENUE SOUTH, SUITE 1500, MINNEAPOLIS, MN 55415
p 800.365.4172 f 612.844.4109



VISION

Throughout our community and by God's grace, we will achieve effective, positive and lasting change.

MISSION

To serve our donors with integrity as together we change lives and spread joy by sharing our blessings with the world.

VALUES

As a Christian organization, our work reflects our service, stewardship, collaboration, possibilities and results.

WE OFFER

- Donor advised funds, collaborative funds and organizational endowments.
- Full range of giving options, from simple to complex.
- Flexibility to give to any charity.
- Maximum tax benefits based on when and how charitable gifts are made.
- Donor-centered services including online access and family and women's giving resources.
- Mission-based investments for charitable assets.

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.

© 2019 InFaith Community Foundation 3000-1019

Spreading Joy. Changing Lives.®