

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

Give in ways that are right for you with maximum tax benefits



GRANT

Grant to 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.

| | ASSETS TO GIVE | | | | | | |
|---|----------------|--|-------------|---|--|--|---|
| | Cash | Publicly-Traded Securities stocks, bonds and mutual funds | Real Estate | Closely-Held Stock & Complex Assets S-Corp, C-Corp, LLC's, crops/farm equipment, & partnerships ¹ | Qualified Charitable Distributions from IRA ² | 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 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, 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 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. <i>The minimum for gifts of real estate or closely-held stock is \$200,000.</i> | <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 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> <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 gains 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 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

Change lives where you find your strongest connections through the flexibility of a donor advised fund. We'll make the most of your gifts to achieve your charitable goals.

DESIGNATE CHARITIES OR CAUSES

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. Select one investment portfolio or allocate gift assets among any of the following:

Core Growth Portfolio
85% equities/15% fixed income

Invested to provide maximum sustained support to charities far into the future.

Mission Growth 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.

WomenInvest inFaith Portfolio
75% equities/25% fixed income

Invested to provide maximum support to charities through investments that do well when women do well and address factors that perpetuate violence against women.

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. When Qualified Charitable Distributions (QCDs) from an IRA are used to create a charitable fund, you do not maintain any advisory capacity over the fund once it's established.

Designate One or More Charities. Provides annual grants to any IRS-qualified charity. *\$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 automatic annual support, support for a term of years (10, 15 or 20 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.

ADVISE AS YOU GO — ANY CHARITY, ANY TIME

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 gift assets among any of the following portfolios:

| | |
|---|--|
| Core Growth Portfolio 85% equities/15% fixed income | Invested to provide maximum sustained support to charities far into the future. |
| Mission Growth 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. |
| WomenInvest inFaith Portfolio 75% equities/25% fixed income | Invested to provide maximum sustained support to charities through investments that do well when women do well and address factors that perpetuate violence against women. |
| Income Portfolio 100% 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 \$100 or more to charities at any time. Request grants online or in writing, and remain anonymous to the charities if you wish.
- 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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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, giving circles, 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 you give
- Donor-centered services including online access and family 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.

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Spreading Joy. Changing Lives.®