

# ORGANIZE YOUR CHARITABLE GIVING

## Simple steps to establish a fund:

1. Name your fund.
2. Provide your contact information.
3. Choose a fund type.
4. Choose a method of investment.
5. Contribute to your fund.
6. Start using your fund to make grants.

## Types of funds:

### *Donor Advised*

Stay involved and support any 501(c)(3) charitable organization.

### *Field of Interest*

Support specific areas such as education, health care, the arts, or other special interest and geographic regions.

### *Designated*

Support one or more specific charitable organizations.

### *Unrestricted*

Support broad charitable needs of the community.

### *Scholarship*

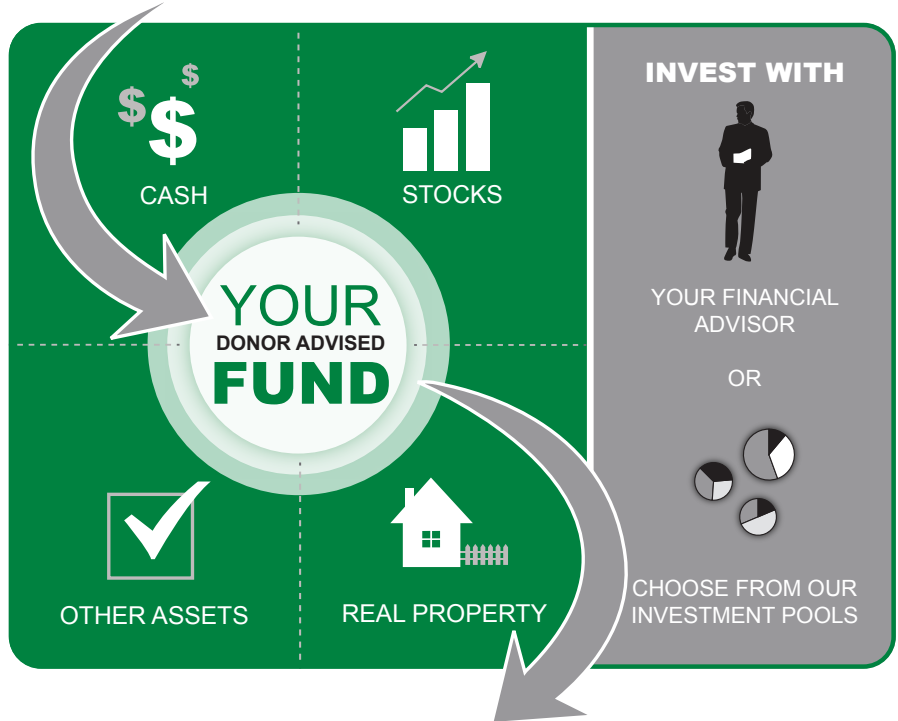
Help students pursue their dreams.

## Benefits of a fund at Indian River Community Foundation:

- Formal grant presentations.
- Help developing a charitable giving plan.
- Online access to fund information.
- Quarterly fund statements.
- Quarterly fund statements.
- Fund Anniversary Review.
- Access to online Nonprofit Search.
- Exclusive social and educational events.

## DONATE

TO YOUR FUND AND RECEIVE A TAX DEDUCTION



## GRANT

TO 501(C)(3) PUBLIC CHARITIES AT YOUR CONVENIENCE



## Annual Administrative Support Fees

on the Market Value of Fund Assets

1.00% on the first \$1million

0.60% on the next \$1million

0.30% on the next \$2 million

0.10% on the next \$3 million

Flat 0.25% on funds \$7 million and above

Minimum of \$250 annual administrative support fee

Administrative support fees sustain the Indian River Community Foundation's mission-based operations.

*Indian River Community Foundation is a 501(c)(3) public charity. Contributions are tax-deductible as allowed by law (Tax ID #20-1729243).*

# Comparison Chart

Donor Advised Fund vs. Private Foundation

	<b>Private Foundation</b>	<b>Donor Advised Fund</b>
<b>Maximum Tax Benefits</b>	No	YES
<b>AGI Tax Deduction Limitation—Cash</b>	30%	60%
<b>AGI Tax Deduction Limitation—Actively Traded Securities</b>	20%	30%
<b>Gifts of Appreciated Securities</b>	Fair Market Value Deduction	Fair Market Value Deduction
<b>Gifts of Real Estate or Closely-held Securities</b>	Cost Basis Deduction	Fair Market Value Deduction
<b>Privacy/Confidentiality</b>	No - Public Accessible Disclosure of IRS Form 990PF*	YES Confidentiality Maintained
<b>Excise Taxes on Sale of Highly Appreciated Gifts to Entity</b>	Yes	NO
<b>Annual Excise Tax Payments</b>	1-2% of Net Income & Net Realized Gains	NONE
<b>Customized/Personalized Investment Program for Each Charitable Entity or Fund</b>	Yes	YES
<b>Ease of Establishing Charitable Entity</b>	Complex	SIMPLE
<b>Annual Minimum Distribution Requirement</b>	5%	NONE
<b>Incorporation</b>	Trustee Must Apply	Automatically covered with Community Foundation
<b>Accounting and Tax Returns</b>	Trustee Responsibility	Community Foundation handles all accounting; files comprehensive annual tax return and independent audit
<b>General Administration</b>	Trustee Responsibility	Community Foundation handles all
<b>Grant Administration</b>	Trustee Responsibility	Community Foundation can identify, research, make payments and monitor

*\*Annual IRS Form 990 and 990PF disclosures include the following: Asset size, investment earnings/detail of investments held, board members and addresses, detail of grants distributed and detail of contributions made.*

**Building a Better Community Through Donor-Driven Philanthropy**

Mailing: P.O. Box 643968 | Vero Beach, FL 32964

Physical: 5070 N. Highway A1A, Ste 200 | Vero Beach, FL 32963

772.492.1407 (P) | 772.492.1408. (F) | [www.ircommunityfoundation.org](http://www.ircommunityfoundation.org)