

# What is a Donor Advised Fund?

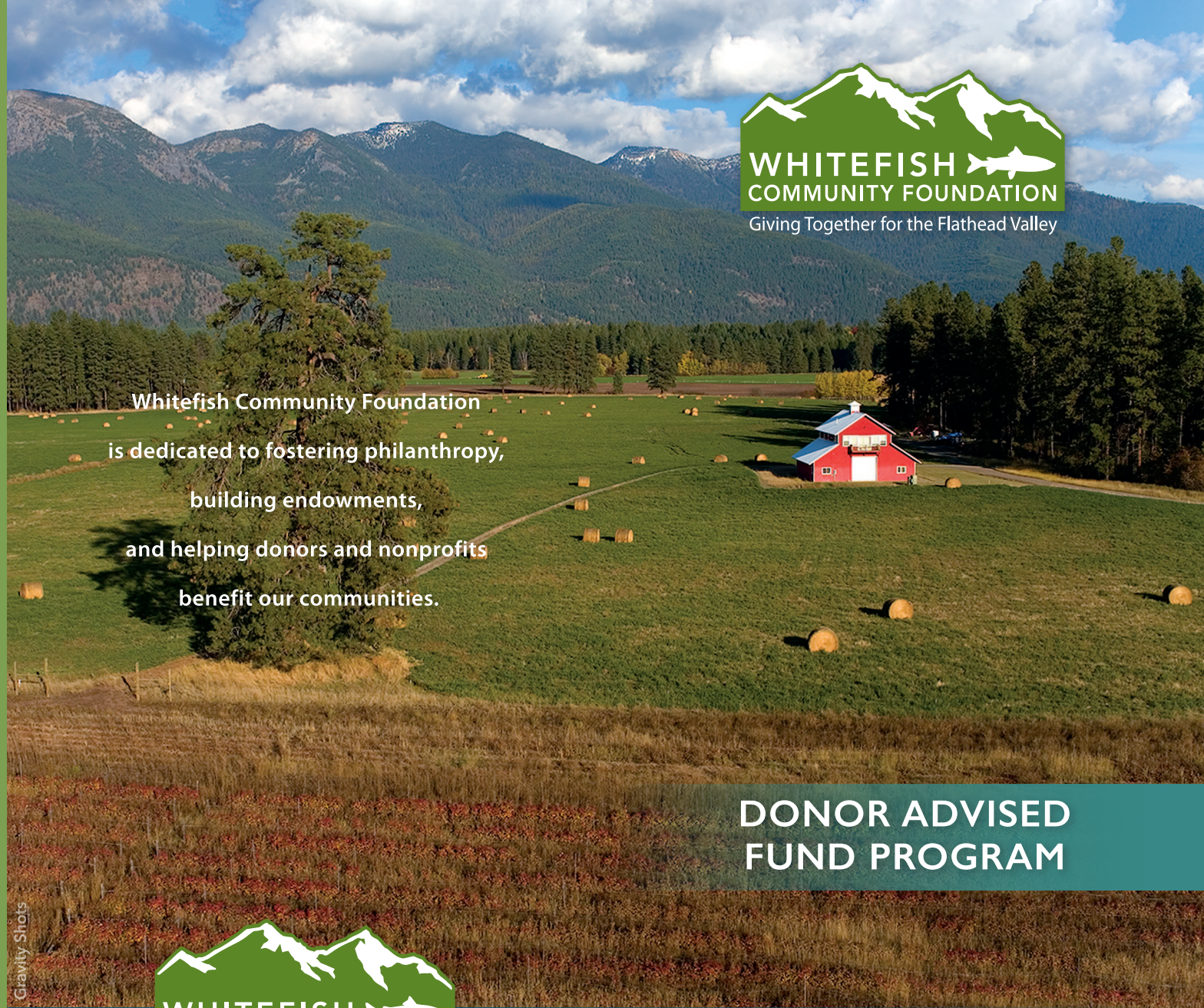
A Donor Advised Fund (DAF) is a CHARITABLE INVESTMENT ACCOUNT that simplifies giving and supports your favorite nonprofits.

Donate cash or appreciated securities to receive an immediate tax deduction and watch your fund grow tax-free.

Making grant requests to your charities is easy through our online portal, and we take care of all record keeping. A DAF can even be passed down generations to create a legacy for your family.



Gravity Shots



Whitefish Community Foundation is dedicated to fostering philanthropy, building endowments, and helping donors and nonprofits benefit our communities.

## DONOR ADVISED FUND PROGRAM



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## Giving is GOOD & We make it EASY.



# How a DAF Works



## GIVE

Donate \$5,000 or more to create your fund and receive an immediate tax deduction.



## GROW

We work with expert advisors to invest the fund based on your giving timeline. Additional gifts to your DAF can be made at any time.



## GRANT

Utilize our online portal to request grants to any 501(c)(3) charity in the United States.

# Advising Grants

Supporting your favorite nonprofits is quick and easy through our online portal, where you can research charities, recommend grants, view your granting history, and download monthly statements. Whitefish Community Foundation offers personalized training on how to use the portal and is available to share our expertise on local nonprofit needs so that you can maximize the impact of your giving. Grant requests can be for as little as \$250, and the entire balance can be granted at any time.

# Investment Options

Donors can select more than one pool to diversify investments. This allows you to invest some of your fund for long-term growth and keep some available for granting now.

# Investing Your Fund

Whitefish Community Foundation works with expert advisors to manage our investment pools, and you can choose from multiple investment options based on your personal giving timeline. For funds over \$1M, donors can recommend an outside investment manager that follows our Investment Policy and is approved by the Investment Committee of Whitefish Community Foundation.

### Long-Term Growth Pool

- For funds with a 5+ year giving horizon
- 80% equity, 20% fixed Income

### S&P 500 Index Pool

- For funds with a 5+ year giving horizon
- 100% S&P 500 Index Fund

### Balanced Pool

- For funds with a 3-5 year giving horizon
- 50% equity, 50% fixed Income

### Capital Preservation Pool

- For funds with less than a 3 year giving horizon
- 100% fixed income

# Already Have a DAF?

Consider moving all or a portion of your fund to Whitefish Community Foundation where your investment will stay local and support the Flathead Valley. Our fees match or beat corporate DAFs and best of all, they directly support our mission.

Transferring your DAF is as easy as requesting a grant from your existing fund to Whitefish Community Foundation.

# What It Costs

## DONATE

You can create a DAF with \$5,000 or more and make additional contributions any time. You can request grants to your favorite charities starting immediately.

## WHITEFISH COMMUNITY FOUNDATION FEE

Administrative fees stay local and provide critical funding for Whitefish Community Foundation's annual programs. Fees are based on the average account balance each quarter and are on a tiered schedule. The bigger your balance, the lower the fee.

First \$500,000 ..... 0.60% or \$250 minimum annually (whichever is greater)

Next \$500,001 to \$1,000,000 ..... 0.40%

Next \$1,000,001 to \$2,500,000 ..... 0.20%

Amounts in excess of \$2,500,000 ..... 0.10%

## INVESTMENT ADVISOR FEE

As with any investment account, funds pay an additional advisor fee including any fees embedded in ETF's or mutual funds. Whitefish Community Foundation is fully transparent about all fees paid. Investment returns are shown net of fees, and actual amounts paid are disclosed on monthly statements.

# Ready to Get Started?

Establishing your Donor Advised Fund is EASY!

Call us at **406-863-1781** or email: [finance@whitefishcommunityfoundation.org](mailto:finance@whitefishcommunityfoundation.org)