
FUND OPTIONS

Ways to Give with WYCF



WHAT IS THE WYOMING COMMUNITY FOUNDATION?

The Wyoming Community Foundation is here to strengthen your Wyoming community. We work with donors like you to give back to the place you call home.

GRANTMAKING

We work with caring individuals, families, businesses & nonprofits to establish funds that give back today, or far into the future.



Arts & Culture



Education



Human Service



Conservation



Civic Engagement



Faith Based



Youth & Recreation

FOCUSING ON ISSUES

Along with its many other funds, WYCF has three priority funds. Each fund focuses on issues important to your community.



Bridges the gap between Wyoming's out-of-school programs and the communities they uplift.



Works to sustain the wildlife you love.



Strengthens Wyoming by working for economic self-sufficiency for women and opportunities for girls.

GIVING LOCALLY

Six local boards, who care deeply about their community, are also a part of WYCF. They advise on grants that strengthen their areas.

- Casper Area
- Sheridan-Johnson
- Dubois-Crowheart
- Sublette County
- Evanston Area
- Sweetwater County

Nonprofit Support

Aside from financial grants, WYCF also provides trainings, technical support and expertise to nonprofits around Wyoming.

4% Distribution on fund investment used to make grants that support the nonprofits you love.

Over **\$140+M** granted since 1989

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THE PROCESS

Our process for establishing funds at the Wyoming Community Foundation is very simple and straightforward. With a gift of \$10,000 you can be on your way to making a difference. Generally, there are five steps to create a fund at WYCF.

- ① Share your giving wishes with WYCF staff.
- ② Determine the amount you would like to establish the fund.
- ③ WYCF staff will walk you through a fund agreement. We welcome your professional advisor(s) or family members to join the process.
- ④ WYCF creates your fund, ensuring the causes you care most about will be supported in the future.
- ⑤ Funds are permanently transferred to WYCF and ready to make positive impact on your favorite nonprofit causes.

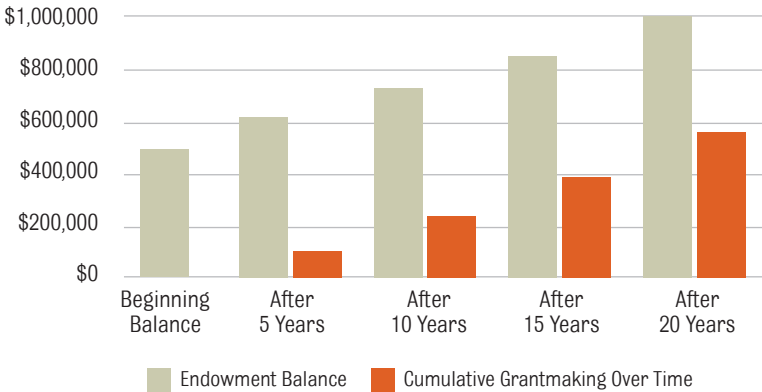
FUEL YOUR FUND

Any type of asset that can be liquidated can be used to populate the fund. The most common types are:

- Cash
- Cryptocurrency
- Stocks and other securities
- Real estate and other tangible property
- Charitable trusts or annuities
- Retirement accounts
- Life insurance
- Mineral royalties
- Gift in a will or estate plan

If you have another asset you'd like to discuss, please visit with the WYCF development staff. For more details about assets accepted for charitable gifts, ask for our gift acceptance policy.

THE POWER OF ENDOWMENT



ENDOWED OR NON-ENDOWED?

Charitable funds established with the Wyoming Community Foundation may be tax-deductible and benefit your community through your charitable wishes. There are two different structured funds used to accomplish your charitable goals: endowed funds and non-endowed (or pass-through) funds.

Endowed Funds are permanently invested funds. A portion of the investment income is available for grantmaking on an annual basis, but the principal is never touched. As the fund grows over time, so too does the amount available for charitable grants.

Non-endowed Funds (pass-through) are funds which are immediately available for grantmaking. They can be invested if you so choose. The full amount of a non-endowed fund is available for grantmaking and can be drawn down to \$0. This type of fund allows you to address immediate needs in your community.



DONOR ADVISED FUNDS

Donor Advised Funds (DAFs) are our most flexible type of fund. You contribute cash, securities or other assets to populate the fund. As the donor, you maintain advisory privileges over how the charitable funds (grants) are distributed. You receive immediate tax benefits when contributions to the fund are made, and you can recommend grants at any time to any qualified 501(c)(3) organization.



The Ruble Family Donor Advised Fund granted to the Wyoming Symphony Orchestra, seen above.

DAFs are a perfect way to engage your family in giving. WYCF allows for one generation of successor advisor(s) so your charitable wishes and legacy can carry on. Unlike a private foundation, there is no annual distribution requirement. However, WYCF encourages annual grantmaking.

Donor Advised Funds provide you the joy and tax advantages of charitable giving without the administrative work. DAFs can be funded today or later with a planned gift or bequest.



DONOR ADVISED FUNDS

in action

THE RUBLE FAMILY DONOR ADVISED FUND

The Ruble Family Donor Advised Fund is a non-endowed fund into which the donors contribute, and recommend grants from, each year. The full amount in the fund is available for grantmaking, but does not have to be granted out in full each year. This fund is restricted to qualified charitable organizations in the United States, and has supported organizations such as:

- Casper Humane Society
- Colorado School of Mines Foundation
- Food Bank of Wyoming
- Jae Foundation
- Platte River Trails Trust
- Wyoming Symphony Orchestra
- Wyoming Women's Foundation

THE PENDERGAST FAMILY DONOR ADVISED ENDOWMENT FUND

The Pendergast Family Donor Advised Fund is an endowed fund which serves as an alternative to a family foundation. When the fund was established, the donor included parameters around which grants could be made. They also involve their family in philanthropy by engaging the next generation in providing grant recommendations each year.

This fund supports the widest possible spectrum of charitable fields, including arts and culture, conservation and natural resources, education, civic enrichment projects and health and human services. The fund may be used anywhere that appropriate grantees have been identified and legal parameters established. Grants from this fund have supported:

- Buffalo Bill Center of the West
- Circle of Hope Health Care Services
- Climb Wyoming
- Wyoming Coalition Against Domestic Violence & Sexual Assault
- Wyoming Congressional Award Council



DONOR DESIGNATED FUNDS

Donor Designated Funds (DDFs) are a convenient way to benefit specific programs or charities with one single fund. As the donor, you contribute assets to start the fund and designate the organization(s) that will receive a grant from the fund every year.

DDFs are a wonderful way to support several organizations at once. You select the organization(s) and the percentage of the available grantmaking dollars each organization should receive. These selections may be changed by the original donors if necessary. If the fund is endowed, these organizations will receive this percentage in perpetuity.

Donor Designated Funds can be funded today, or populated in the future with gifts in an estate plan, or in a bequest.

One popular way to fuel your Donor Designated Fund is with your Required Minimum Distribution (RMD) from your individual retirement account (IRA). This may count as a Qualified Charitable Distribution (QCD) for you.

Many donors who have made contributions to their Fund from an IRA choose to name their Fund as the direct beneficiary of their retirement account, which would fuel your fund after your lifetime.



DONOR DESIGNATED FUNDS

in action

THE CLEAR CREEK FUND

The Clear Creek Fund is a non-endowed fund which is the annual recipient of the donors' Required Minimum Distribution (RMD) from their investment retirement account. Grants from the Fund are then distributed to a set list of charitable organizations, each receiving a percentage of the fund balance in a given year.

The fund supports a wide variety of local, regional and national organizations, which include:

- ACLU
- COMEA Inc Foundation
- Environmental Defense Fund
- Food Bank of Wyoming
- St. Jude Children's Research Hospital
- St. Mary's Cathedral
- Wyoming Public Media

THE FRENCH CREEK ENDOWMENT FUND

The French Creek Endowment Fund makes annual distributions to the donor's favorite charitable organizations as designated in the donor's estate plan.

- The Wyoming Community Foundation for flexible grantmaking (20%)
- The Nature Conservancy in Wyoming (40%)
- The American Philosophical Society (40%) to support research and publications in the biological sciences or the history of science.



GEOGRAPHIC *or* FIELD OF INTEREST FUNDS

Geographic and Field of Interest (FOI) funds allow donors to support causes statewide, in a particular geographic area or a specific cause.

For example, you might love historic preservation but are interested in supporting that work through a variety of organizations across Wyoming. Or a fund could be set up to support the arts in northwest Wyoming or social services in Natrona County. Geographic funds can be unrestricted and support important needs in a single community if that is the donor's wish.

FOI funds can be endowed or non-endowed, and are creative solutions to meeting donors' charitable goals. These funds can be setup today or after your lifetime with a bequest.



The 21st Century Fund regularly grants to Festival for Families, Inc. a nonprofit organization that helps families in need during the holiday season in Evanston and Uinta County.

Several communities in Wyoming have an unrestricted, but geographically specific fund already. You can direct dollars to those existing funds to support the areas of greatest need right in your own community. Ask us how!



GEOGRAPHIC *or* FIELD OF INTEREST FUNDS *in action*

THE 21ST CENTURY FUND FOR UINTA COUNTY

The 21st Century Fund for Uinta County is an endowed fund that was established by two anonymous donors who envisioned a charitable fund benefiting their local community. The fund is restricted only by geographic region – Uinta County – for grantmaking. Over time, many community members have made gifts to the fund, and grant recommendations from the fund are made by the Evanston Area Local Board of the Wyoming Community Foundation. The 21st Century Fund has granted over \$300,000 since 1996 to organizations such as:

- Disability IN: Uinta County
- Evanston Youth Club for Boys & Girls
- Festival for Families, Inc.
- Uinta County Public Health
- Young Musicians

THE EARLY CHILDHOOD ENDOWMENT FUND

This Field of Interest fund supports a certain field or area of interest. In this case, the funds are designated to ensure children are ready to learn when they enter school by supporting nonprofits and/or early education initiatives within Wyoming. Examples of organizations and initiatives which have benefited from this fund are:

- Little People's Learning Center
- Community Action of Laramie County, Inc.
- Wyoming Early Childhood Partnership
- Child Development Services of Fremont County, Inc.



AGENCY (NONPROFIT) FUNDS

AGENCY ENDOWMENT FUNDS

At the Wyoming Community Foundation, nonprofits can be donors too! Your charitable organization can establish funds to benefit your group indefinitely. Agency Endowment Funds are permanent, invested funds that provide reliable and perpetual income on an annual basis for your nonprofit. Holding an endowment fund at the Wyoming Community Foundation boosts donor confidence in your organization and your commitment to sustainability.

After your agency endowment is created, your organization will receive a distribution (grant) from the fund every year. In addition to professional fund management, agency fund holders can access a suite of other services and resources for growing their endowment fund at WYCF.

AGENCY RESERVE FUNDS

Nonprofits with an Agency Endowment Fund at the Wyoming Community Foundation enjoy other benefits aside from expert investment management and annual income. One such benefit is the opportunity to setup an Agency Reserve Fund.

Only available to our agency endowment fund holders, WYCF offers a secure, managed, invested fund that is not permanently restricted. The full fund balance of principal and earnings is available to spend. This is a flexible and accessible companion fund to your nonprofit's Agency Endowment Fund.

It's simple to get started! Your board of directors votes to establish a fund at WYCF. The organization, or your donors, may contribute assets to populate the fund(s). WYCF can also accept complex gifts (real estate, mineral rights, securities, etc.) from your donors directly into your fund(s).



AGENCY FUNDS *in action*

THE PINEDALE FINE ARTS COUNCIL FUND

This endowed fund benefits a specific nonprofit (agency): the Pinedale Fine Arts Council (PFAC). It is designed to support the ongoing growth and sustainability of the organization and provide annual income on a perpetual basis to benefit PFAC programming. The funds are released to the organization and PFAC's governing board has the authority to direct the funds as necessary in support of PFAC's charitable work. Any individual, organization or private entity may contribute a charitable gift to agency endowed funds at any time.

"I am thankful that the Pinedale Fine Arts Council started a Designated Agency Fund over 20 years ago. The regular payout it generates allows us to provide more programming for youth in Sublette County. Having an endowment is also a plus when applying for grants, as it lets funders know that we are a stable, long-term organization."



— *Tim Ruland, Executive Director, Pinedale Fine Arts Council*



BUSINESS ADVISED FUNDS

Business Advised Funds are a wonderful way to reach your company's philanthropic goals and leave a lasting impact on your community. With a Business Advised Fund, you establish a fund and maintain advisory privileges over how the charitable funds are distributed. Your business receives immediate tax benefits when the contribution to the fund is made, and can recommend grants at any time to any qualified 501(c)(3) organization. There is no annual distribution requirement; however, WYCF encourages annual grantmaking.

If necessary, WYCF can help manage your existing charitable giving and sponsorship efforts, and will work with you to customize a process. Business Advised Funds provide you the joy and tax advantages of charitable giving without all the administrative work.

BUSINESS ADVISED FUNDS *in action*

FIRST BANK OF WYOMING FUND

The First bank of Wyoming, Division of Glacier Bank, Business Advised Fund is an endowed fund to support charitable programs that assist with the needs of low- and moderate-income individuals and families, or charitable purposes that enhance low- and moderate-income neighborhoods. Funds may be distributed in Wyoming in areas where First Bank has branches. Grantee organizations include:

- Bright Futures Mentoring Program Inc.
- Compass Center for Families
- Kemmerer Food Bank
- Raising Readers in Wyoming, Inc.
- Uinta Senior Citizens, Inc.
- YWCA of Sweetwater County



MEMORIAL FUNDS

Losing someone you love is incredibly difficult. Families have worked with the Wyoming Community Foundation to establish a memorial fund to honor and celebrate a loved one who passed away.

Just about any type of fund listed in this booklet can be used as a memorial fund and they may be endowed or non-endowed. WYCF is here to help make giving in your loved one's memory easier by:

- Easily accepting numerous gifts, both large and small, given in memory of your loved one
- Managing the grantmaking process
- Allowing flexibility in grantmaking
- Providing a simpler option outside of a family or private foundation, or other memorial gift

WYCF will work closely with you to ensure the legacy of your loved one is carried on through the charitable grants made in their memory.

MEMORIAL FUNDS *in action*

“Helena always focused on the good and she was so dedicated to giving back. Creating a fund to do the same was natural.”

– Diane Ballard, *Friend of Helena De Fina.*

The Helena De Fina Fund honors Helena's memory by supporting organizations which promote physical and spiritual health and wellness.

Creating a fund “was a way for something good to come out of this tragedy” and to help “work through the grief.”

– Kevin McGowan, *father of Joe McGowan, who passed unexpectedly in 2014.*

The Joe McGowan Fund honors Joe and his love for art, outdoor pursuits, sports, and most of all, living life to the fullest.



FLEXIBLE (UNRESTRICTED) GRANTMAKING FUND

Flexible (unrestricted) charitable funds give the Wyoming Community Foundation the flexibility to award grants where they are needed most, now and in the future. Donors supporting our Flexible Grantmaking Fund trust WYCF to respond to Wyoming's changing needs with care and accountability.

Because these funds are not limited to a specific program, organization, or location, they give us the flexibility to support both new priorities and the ongoing work that strengthens our communities. In recognition of this trust, unrestricted funds carry WYCF's lowest supporting fee of 1%. Together, we can help Wyoming communities thrive.

RESTRICTED OR FLEXIBLE FUND?

Restricted funds allow you to recommend grants be made to certain areas of interest or geographic region(s). Your wishes for giving can be realized now and carried into the future.

Wyoming's community needs are wide ranging and change over time. **A flexible (unrestricted) fund** offers many ways to address statewide challenges and opportunities now and in the future. These dollars are crucial to impacting communities big and small.



JOIN US IN **5** TO THRIVE

Across Wyoming, an estimated \$24 billion in wealth will transfer from one generation to the next between now and 2034. Imagine the possibilities if just **5% of that wealth** – more than \$1 billion – was reinvested in Wyoming communities through charitable giving! Join us in this opportunity to enrich the future of the place we call home. Discover the ease of supporting your favorite nonprofits in your will or trust, or through a beneficiary designation.

WYCF's *5 to Thrive* initiative offers YOU an opportunity to make a difference for the causes you care about most. Just 5% of your assets (leaving 95% for those close to you) can help build a better Wyoming.

Below are 3 things to consider when starting your *5 to Thrive* plan.

- ① Have a conversation with your family. Creating a will protects your family's future **and** is an opportunity to give back to community – a win-win!
- ② Ask your attorney or estate planner how community can fit into your will.
- ③ Not sure where to start or need advice? Call us to connect with the causes that matter most to you—with guidance to help you get there.

Everyone, regardless of their means, can contribute to building a better Wyoming.

GIFTS IN A WILL OR ESTATE PLAN

The Wyoming Community Foundation can help you leave a lasting legacy. Whether your gift supports WYCF or another nonprofit, we partner with you, your family, and your advisors to honor your charitable wishes.

Our flexible gift options make planning simple and impactful. Reach out today!



RETURNS & FEES

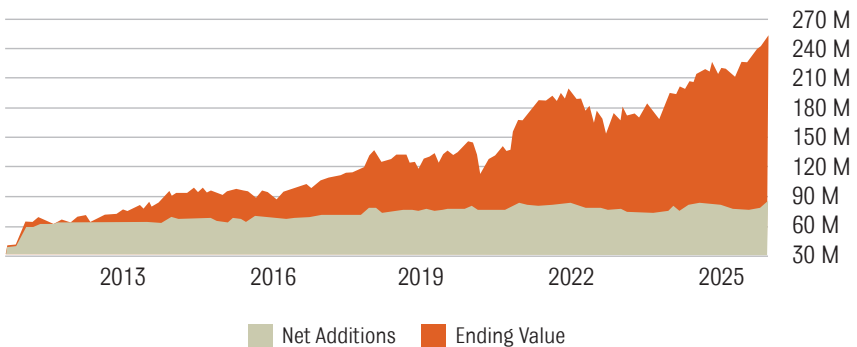
The Wyoming Community Foundation has partnered with Mason Investments Advisory Services (MIAS) to manage our pool of assets. For over a decade, Mason has helped our donors and nonprofits realize their goals through endowed funds invested for longevity and sustainability. MIAS manages more than \$14 billion in total assets, including over \$5 billion for 50 community foundations like WYCF. Mason understands the importance of ensuring that these important community resources last forever.

Between WYCF and Mason, you'll be working with the experts in charitable giving. It is our unique specialty to gather and grow assets for the nonprofit community at large, ensuring philanthropy and community resources grow over time in our state.

The chart below shows our portfolio growth over time.

INVESTING IN YOUR COMMUNITY

WYCF's Historical Market Value of Managed Accounts





FEES

For all endowed funds*, the below chart lists the **supporting fee** assessed to the Fund based on the size of the Fund. Non-endowed funds are subject to different fees based on estimated fund value and associated administrative work.

Fees are established by the WYCF Board of Directors.

Endowed Funds

Fund Type	Thresholds	Fee (won't exceed)
Donor Advised, Field of Interest/GEO	Under \$1M	1.75%
	\$1 - 3M	1.25%
	\$3M +	1.0%
Agency, Donor Designated	Under \$3M	1.25%
	\$3M +	1.0%
Flexible (Unrestricted)	N/A	1.0%

Non-Endowed Funds

ALL Types (except Scholarships*)	\$10,000 minimum	1.5% OR per transaction fee; determined when establishing fund**
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When you start a fund at the Wyoming Community Foundation, you are not only supporting your favorite charities with grants, but also supporting another local nonprofit (us!) with the fund's supporting fees. Supporting fees are applied to WYCF's core services and enable us to continue strengthening Wyoming communities. These include:

- Grantmaking
- Planned giving services
- Gift and grant processing
- Philanthropic advising
- Investment and asset management
- Support to WYCF agency nonprofits

* *Exception: Scholarship fees.*

** *WYCF may negotiate fees based on the level of administrative support needed to carry out the Fund's charitable goals. Fees will never increase without prior discussion with donors.*



SCHOLARSHIPS

Scholarships support students in varying educational endeavors, and have a separate set of requirements and fees than other funds at WYCF. Scholarships can be endowed, or non-endowed and spend down to \$0. All scholarships must meet the minimum of \$1,500 per award.

ENDOWED VS. NON-ENDOWED

The donor selects the structure when establishing the scholarship fund.

Endowed Scholarships

Endowed scholarship funds are a permanent resource for students. These funds grow over time and pay out annually either a set award amount or a percentage based on the available distributable amount.

Non-Endowed Scholarships

This option is designed to be flexible and will spend down to \$0 over time. This fund may be invested but is not a permanent fund. Non-endowed scholarships give donors flexibility to determine the number and size of award from this fund.

Non-Endowed scholarships have a setup fee when establishing the fund, as well as an annual fee per scholarship award (“Award Annual Fee”).

FEES

While scholarships support a wide range of students, they require significant administrative support. As a result, WYCF may assess higher fees to ensure they are administered effectively. The chart below outlines the minimum scholarship fund fees. Fees may be adjusted based on the donor’s goals and the level of administrative support required, and will not change without prior discussion.

Scholarship Type	Fee
Endowed*	2.5%
Non-Endowed*	\$1,000 Set Up; \$135/Award Annual Fee

* Customized Scholarships fees will be determined and agreed upon with the donor prior to establishing Fund.



SCHOLARSHIP OPTIONS

- 1 Designated Scholarship Fund – Minimum Contribution: \$10,000**

This scholarship distribution is paid directly to the institution or high school of the donor's choice, and the school is responsible for selecting a student recipient.

 - Scholarships may be for any accredited school in the nation.
- 2 Named Scholarship Fund – Minimum Contribution: \$50,000**

This scholarship distribution is based on eligibility criteria which the donor and WYCF together determine. Named scholarship funds must use the general application form, but may customize a few parts of the application. WYCF will post the scholarship on our website and publicize the opportunity to the benefiting geographic area(s).

 - WYCF recommends utilizing a WYCF Scholarship Selection Committee for decision-making, though donors may elect for a separate committee for their Named Scholarship.
- 3 Customized Scholarship Fund – Minimum Contribution: \$500,000**

Donors work with WYCF to create a customized scholarship program. Custom programs include special application processes and appointment of a selection committee based on expert knowledge to govern the selection of award winners. Scholarships may be renewable and available to students over their educational career.

IS A SCHOLARSHIP RIGHT FOR ME?



Are you interested in supporting student(s) to attend a specific institution; or in supporting a specific program at a specific institution?

No

For Example

Supporting student(s) attending Western Wyoming College for a Nursing certification

Yes

Oftentimes...
the specific institution is better able to connect your scholarship to a student within their institution.



Are you interested in supporting specific individual(s)?


No

For Example

Supporting a family member, acquaintance or someone you know.

Yes

Did you know...
The IRS has strict rules governing scholarships and recipients, and the process by which recipients are selected.



Are you interested in supporting student(s) from a specific Wyoming high school?

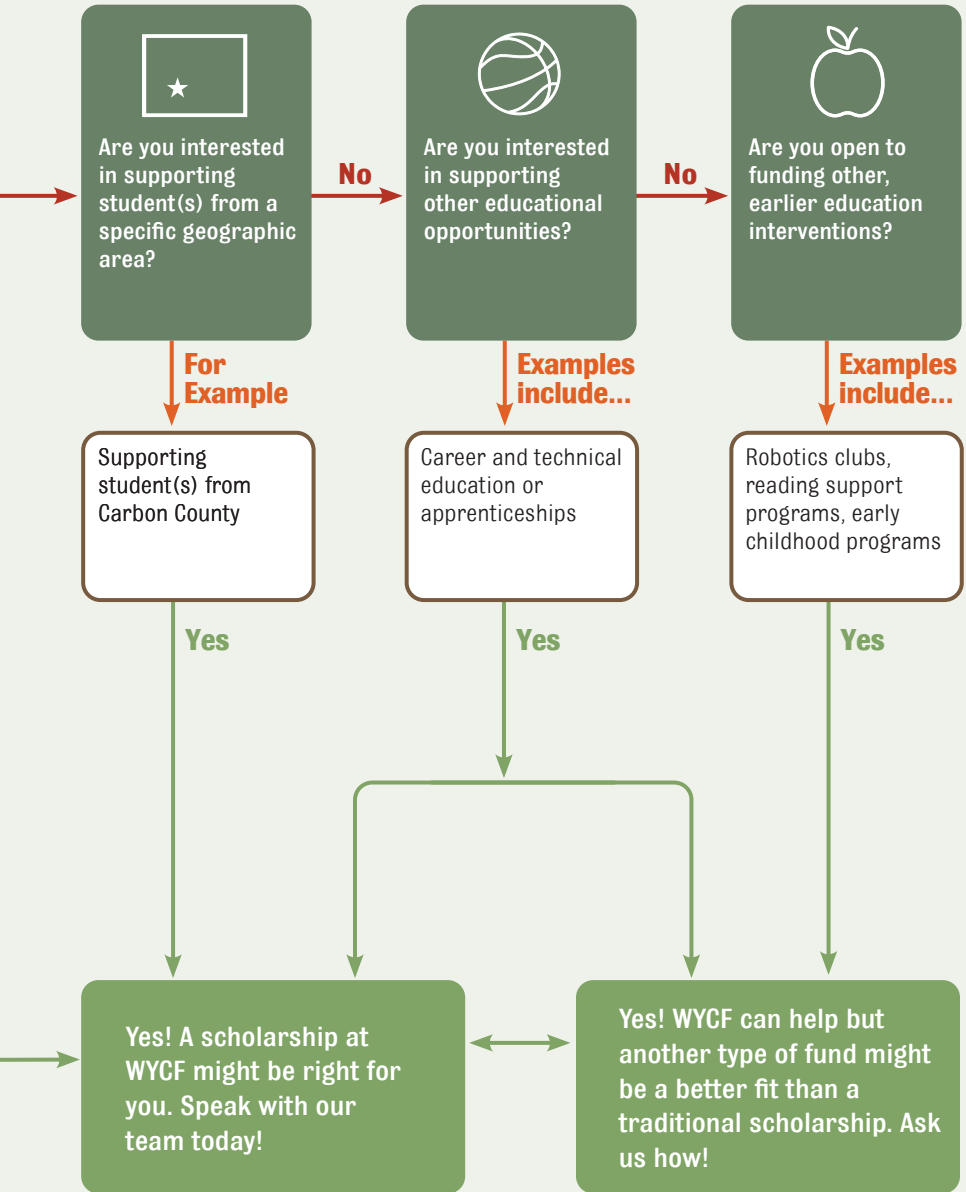
No

For Example

Supporting student(s) from Greybull High School

Yes

No, a scholarship at WYCF might not be the best fit for your charitable goals.



If you have something else in mind, we'd love to discuss it with you.



1472 N. 5th Street, Suite 201
Laramie, WY 82072

wcf@wycf.org • wycf.org • 307.721.8300

