



The **Community Foundation of St. Joseph County** is dedicated to connecting people who care with causes that matter.

To help people who care about our community make a bigger difference with their charitable giving, we offer two convenient donor-advised fund options: **Endowed Donor-Advised Funds** and **Pass-Through Donor-Advised Funds**.

Gifts to **Endowed Donor-Advised Funds** are permanently invested to generate earnings to grant to favorite charities, year after year, forever, creating a permanent charitable legacy.

Gifts to **Pass-through Donor-Advised Funds** may be granted out in full to favorite charities.

Many donors establish both types of funds so they can make their current giving more efficient while ensuring they leave behind a permanent charitable legacy.

Donor-Advised Funds offered by the Community Foundation

	Endowed Donor-Advised Fund	Pass-Through Donor-Advised Fund
Fund Minimum	\$10,000	\$10,000
Grant Minimum	\$250	\$250
Distributions	Gifts are invested to generate earnings for grants to favorite charities while preserving the real value of the fund over time. Distributions are subject to the Foundation's spending policy	The entire fund balance is available to distribute to favorite charities
Administrative Fee	Waived	1% annually (1/12% monthly)
Investment Options	Invested in Foundation's endowment pool to generate earnings for grants and growth over time	Donors choose between cash (no risk) or conservative growth pool (subject to moderate market risk)
Community Focus	Minimum 50% of grants are made for the benefit of St. Joseph County, IN	Minimum 50% of grants are made for the benefit of St. Joseph County, IN
Grant Anonymously?	Yes	Yes
Name Successor Advisors?	Yes, up to three generations	No
Final Disposition	Fund remains as a permanent charitable legacy	Remaining balance is transferred to donor's endowed fund (if one exists), Community Endowment Fund, or other pre-specified endowed fund