



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: **Donor-Advised Endowed Funds** and **Donor-Advised Pass-Through Funds**.

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

Gifts to **Donor-Advised Pass-Through 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

	<b>Donor-Advised Endowed Fund</b>	<b>Donor-Advised Pass-Through Fund</b>
<b>Fund Minimum</b>	\$10,000	\$10,000
<b>Grant Minimum</b>	\$250	\$250
<b>Distributions</b>	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
<b>Administrative Fee</b>	Waived	1% annually (1/12% monthly)
<b>Investment Options</b>	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)
<b>Community Focus</b>	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
<b>Grant Anonymously?</b>	Yes	Yes
<b>Name Successor Advisors?</b>	Yes, up to three generations	No
<b>Final Disposition</b>	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