UNRESTRICTED FUND

The donor allows the Community Foundation Board of Directors the discretion to use available grant dollars for a broad range of community issues. This type of fund provides an opportunity and flexibility for the Community Foundation to respond to changing and unexpected community needs that are often not anticipated at the time a gift is made.

Benefits to Donors

- Donors become charitable visionaries transforming the community
- Provides flexibility to change as the community changes
- Connects donors to the community forever

Benefits to Recipients

- Provides ongoing financial resources
- Changing community needs will be met in perpetuity
- Addresses issues not supported by restricted funds

COMMUNITY FOUNDATION
of central missouri
working together. improving lives.

CONTACT US

(573) 817-5027

info@cfcmfoundation.org

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1 South 7th St.

P.O. Box 6015

Columbia, MO 65205

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TAILORING YOUR GIVING

Many donors find it is easier and more beneficial to establish a fund with the Community Foundation of Central Missouri (CFCM) than to donate to charity from a checkbook - or if they were inclined to start a family or business foundation. CFCM provides a mix of accounting and investment services, helps connect you to local non-profits and community needs, and frees you to focus on making the biggest impact with your assets. Different people and families think about giving differently, so CFCM has several ways for making a gift or establishing a Fund. Your giving can be tailored to your charitable goals and interests.

CHARITABLE GIVING FUND (DONOR-ADVISED FUND)

Establishing a Charitable Giving Fund (donor-advised fund) allows the donor active participation in the grant-making process by periodically recommending the use of their gift. The Community Foundation of Central Missouri (CFCM) verifies that recommendations are to a qualified public charity, and processes all the paperwork related to the gift. Grant awards are issued in the name of the fund (or anonymously), and contributions to the fund qualify for income tax deduction in the year they are made.

Benefits to Donors

- Flexible
- Multi-generational giving
- Active relationship building with non-profits

Benefits to Recipients

- Provides direct support to non-profits
- Active involvement with donors

SCHOLARSHIP FUND

With a Scholarship Fund, donors invest in the community's future and help deserving students, from preschool to post graduate, achieve their dreams. These funds provide support for educational opportunities and training. Donors can specify the eligibility criteria for the recipients.

Benefits to Donors

- Allows donors to recognize outstanding students
- Establishes a memorial to loved ones
- Sets an example for younger generations

Benefits to Recipients

- Provides needed funds for educational pursuits
- Recognizes students and institutions
- Exposes the recipient to philanthropy

DESIGNATED FUND

With a Designated Fund, a donor instructs the Community Foundation of Central Missouri (CFCM) to pay available grant dollars to one or more specifically named charitable organizations, usually in perpetuity. Donations are sent in the name of the designated fund at specified intervals. CFCM monitors the use of donations to be sure the donor's intent is followed.

Benefits to Donors

- Allows for guidance during and after lifetime
- Donor identifies with chosen non-profits
- Original gift goes farther

Benefits to Recipients

- Financial security with ongoing support
- Direct connection to donors forever
- Non-competitive funds

FIELD OF INTEREST FUND

The donor instructs the Community Foundation of Central Missouri (CFCM) to use the available grant dollars in a specific program area, such as education, health, the arts, environment, geographical area, etc., rather than restricting money to one organization. CFCM or a fund advisory committee determines the recipients. Field of Interest funds are flexible so that the changing needs of community interest areas are met.

Benefits to Donors

- Matches donor granting with donor interests
- Provides flexibility to offer grants for future organizations and programs

Benefits to Recipients

- Funds a variety of organizations in a particular field
- Facilitates collaboration among organizations and the community

10 REASONS YOU SHOULD START A FUND WITH

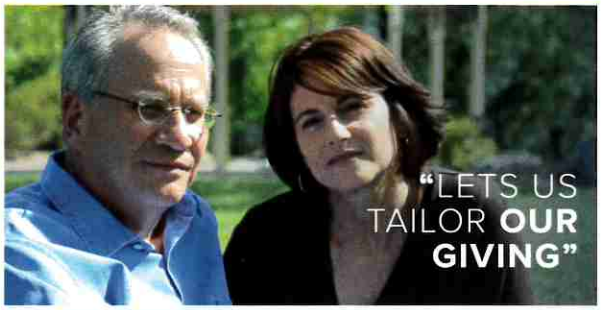
The Community Foundation of Central Missouri

1 Flexibility and Convenience

CFCM is extremely flexible in the variety of funds offered and types of assets donors may give to start a charitable giving fund.

2 Your gift will keep on giving

The fund you establish will benefit our central Missouri communities now and in the future.



3 Define a specific purpose for your gift

When you start a fund you may specify its purpose or purposes. Empower your passion with your gift!

4 Gifts are made in the name of your choice

Choose any name you wish for the fund you establish. Grants from the fund you establish are made in the fund's name. This can be a lasting symbol of your caring.

5 Contributions ease your tax burden

Contributions made to CFCM qualify for maximum deductibility for income, gift, and estate tax purposes. In the case of a donor-advised fund, the donor receives tax benefits in the year the gift is given and then recommend distributions from the fund over a longer period of time.

working
together.
**improving
lives.**

6 Funds are professionally managed

You may choose to retain your financial advisor or go through CFCM and its partners for investment services.

7 Administrative fees are minimized

Administrative fees are no higher than 1.15% or $350, whichever is higher for the year (Field of Interest fund minimum is $400).

8 Accountability

CFCM is accountable to the public. We conduct annual financial reviews or audits, file annual 990 tax returns, permit guests at board meetings, and carefully select board members, who, in turn, monitor the proper use of funds.

9 You Have Access to Expertise

Through regular contact with the nonprofit community, the CFCM staff and board have developed deep knowledge that is regularly shared with interested donors.

10 Permanence

CFCM is a permanent part of the region. Donors can be confident that their contributions will be used in the public interest and fulfill the donor's intent.

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ABOUT US

COMMUNITY FOUNDATION OF CENTRAL MISSOURI

Like the more than 850 community foundations across the country, the Community Foundation of Central Missouri (CFCM) is an independent, nonprofit organization created for community betterment. Our theme is "Working Together. Improving Lives" And we try to do that every day.

Our mission is to inspire and nurture philanthropy for the public good, and we see ourselves as leaders in this work. While we have many partners, our primary partners are our donors, board members, other nonprofit organizations, financial professionals, and municipalities. They all work together in the philanthropic enterprise. Our primary work is the creation and administration of funds for donors so that their charitable intent can be followed over time. And we work with each donor to maximize the tax savings that may accompany their gifts.

As CFCM fulfills its mission, one of our primary tasks is to facilitate philanthropy. We want to make charitable giving easy, fun, meaningful, faithful, and accessible. We help donors provide revenue to causes they care about deeply. We provide excellent customer service, treating donors, donations, and grants as the true gifts they are.

The Community Foundation of Central Missouri is a full-range, one-stop, charitable giving shop offering a mix of investment and fund management services, grant guidance and support, and knowledge of the nonprofit sector.

CFCM works with a wide array of donors: individuals and families, businesses, nonprofit organizations, groups of committed citizens, and more. We also welcome agency endowments, family foundations, and charitable trusts.

The Community Foundation of Central Missouri is guided by a diverse, local board composed of business, community, and nonprofit leaders, each with deep respect for charitable giving and nonprofit services.

If you have questions about the Community Foundation of Central Missouri and our services, please contact us at:

(573) 817-5027
info@cfcmfoundation.org
P. O. Box 6015, Columbia, MO 65205

ALTERNATIVE GIVING OPTIONS

COMMUNITY FOUNDATION OF CENTRAL MISSOURI

WAYS TO GIVE

There are many assets a donor may wish to give other than cash. Families and businesses can tap into the Community Foundation of Central Missouri to donate appreciated securities, real property, closely held business interests, and more, and open a family or corporate fund to further their charitable goals.

You may be able to attain a new level of giving you might not have considered possible through assets you own right now. The Community Foundation of Central Missouri accepts alternative gifts including:

I. GIFTS OF REAL ESTATE

A. Land
B. Personal Residence
C. Commercial Property

II. GIFTS OF PARTIAL INTERESTS

A. Closely-held Stock (S-Corp, C-Corp, LLC)
B. Partnership Interests
C. Limited Liability Company

III. GIFTS OF TANGIBLE PERSONAL PROPERTY

A. Artwork
B. Royalties, Copyrights, Patents
C. Valuable Collectibles

IV. OTHER ALTERNATIVE ASSET GIFTS

A. Life Insurance Policies
B. Retirement Plan
C. Negotiable Instruments (such as notes receivable)
D. Oil and Gas Interests

This list is not intended to be all-inclusive of acceptable alternative assets.
Gift acceptance is dependent upon asset review and approval.

Let us help with the complexities of gifting alternative assets.

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ALTERNATIVE GIVING OPTIONS

CONTINUED

BENEFITS

Start achieving your charitable giving dreams and enjoy the many financial benefits of giving hard-to-value assets. The Community Foundation of Central Missouri is a public charity, so you will receive the maximum tax donation allowed by law, avoid capital gains tax, and more. We look at each donation individually and create a path that maximizes your gift to the community and provides benefits to the donor.

PROFESSIONAL ADVISORS

If you work with philanthropic families or companies, we can work with you to assess tax-saving options to make the most of clients' charitable giving and maximize your business with the client.

Financial advisors may continue to manage clients' assets through a fund at CFCM.

To learn more about donating non-cash assets, contact the Executive Director at (573) 817-5027 or info@cfcmfoundation.org.

CFCM is not engaged in rendering legal, accounting or other professional advisory services. If legal advice or other expertise is required, the services of a competent professional should be sought.

OPTION 1: WORKING WITH YOUR FINANCIAL ADVISOR

☐ Yes! I want my fund advised by the financial advisor listed below.

I (we), the undersigned, would like to establish a segregated fund that is managed by:

Financial Advisor's Name _____ Firm Name _____

Address _____ Phone _____

City _____ State _____ Zip Code _____ Email Address _____

☐ Online Viewing Access

My (our) financial advisor will participate in the Community Foundation of Central Missouri's Financial Advisor Program until such time that the Community Foundation or I (we) exercise the option to make a different selection for management of this fund. As a participant in the Financial Advisor Program, I (we) understand that my (our) elected financial advisor will be responsible for the management of the assets in this fund, and he/she will do so in accordance with the most current financial policies and standards of the Community Foundation of Central Missouri.

As required by IRS regulation,
I (we) acknowledge and agree that:

a) the above recommendation is advisory only and the Community Foundation may, at its sole and absolute discretion, follow or decline to follow my (our) recommendation:
b) the Community Foundation of Central Missouri may at any time, at its sole discretion, change the investment of all or any portion of the assets in the fund;
c) if my (our) recommendation is accepted, the investments will be administered in accordance with the financial policies and fiduciary standards of the Community Foundation; and
d) investments are subject to normal market and interest rate fluctuation risks, and any gain or loss generated by the above investments will be credited or charged to the fund.

Your Name _____ Your Fund's Name _____

Signature _____ Date _____

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OPTION 2: INVESTMENT POOLS AND MIXES

To invest in the Community Foundation's investment pools through The Commerce Trust Company, please select one investment mix from the options below. Funds with a balance of $500,000 or greater may create their own mix in the space provided. Asset allocation mixes offer a simple, one stop approach to an investment strategy that best reflects your investment philosophy and charitable goals.

MORE RISK Long-Term Goals
Lower Spending Rate

Short-Term Goals **LESS RISK**
Higher Spending Rate

Mix Options:	Aggressive	Moderately Aggressive	Moderate	Conservative	Risk Averse
Equity	79.7%	59.92%	39.44%	19.65%	0%
Fixed Income	19.15%	34.45%	54.98%	72.21%	0%
Alternatives	0%	4.69%	4.90%	0%	0%
Money Market	0.88%	0.94%	0.68%	1.14%	100%

Create Your Own Investment Mix
(Fund balances over $500,000)

Equity	%
Fixed Income	%
Money Market	%
Combined Total (must equal 100%)	%

As required by IRS regulation,
I (we) acknowledge and agree that:

a) the above recommendation is advisory only and the Community Foundation may, at its sole and absolute discretion, follow or decline to follow my (our) recommendation:

b) the Community Foundation of Central Missouri may at any time, at its sole discretion, change the investment of all or any portion of the assets in the fund;

c) if my (our) recommendation is accepted, the investments will be administered in accordance with the financial policies and fiduciary standards of the Community Foundation; and

d) investments are subject to normal market and interest rate fluctuation risks, and any gain or loss generated by the above investments will be credited or charged to the fund.

Your Name _____ Your Fund's Name _____

Signature _____ Date _____

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NON-PROFIT PARTNERS

For charitable organizations to fulfill their mission, they must maintain and build assets for both day-to-day operations and log-term sustainability. The Community Foundation of Central Missouri provides nonprofit agencies with tools and connections to enhance revenue streams for nonprofit work through our Nonprofit Partners Program. CFCM specializes in working with nonprofits to build endowment assets.

We also offer our non-profit partners:

- Ongoing consulting (planned giving/fundraising)
- Board development consulting
- Legal counsel for gift questions
- Networking opportunities with other nonprofit leaders
- Matching gift and leveraging opportunities
- Endowment building
- Fund creation, investment, acknowledging, and grant distribution
- Exposure through the CFCM website, direct donor communications, and other outlets
- Option to retain your organization's current financial advisor or to take advantage of our financial management services

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COMPARISON CHART

	CFCM	PRIVATE FOUNDATION
Maximum Tax Benefits	YES	No
AGI Tax Deduction Limitation–Cash	60%	30%
AGI Tax Deduction Limitation–Long Term Capital Gain Property (Publicly-traded Stock, Closely-held Stock and Real Estate)	30%	20%
Gifts of Qualified Appreciated Securities (i.e., Publicly-traded Stock)	FAIR MARKET VALUE DEDUCTION	Fair Market Value Deduction
Gifts of Real Estate or Closely-held Stock	FAIR MARKET VALUE DEDUCTION	Cost Basis Deduction
Privacy/Confidentiality	YES CONFIDENTIALITY MAINTAINED	No; Disclosure of IRS Form 990PF* is Required
Excise Taxes on the Sale of Highly Appreciated Gifts	NO	Yes
Annual Excise Tax Payments	NONE	1-2% of Net Income & Net Realized Gains
Customized/Personalized Investment Program for Each Charitable Entity or Fund	YES	Yes
Ease of Establishing Charitable Entity	SIMPLE	Complex
Annual Minimum Distribution Requirement	NONE	5%
Personal Service by a Mission-based Organization	YES	No
Knowledge about Non-profits	YES	No

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IMPROVING LIVES.

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

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ADMINISTRATIVE FEES

Our funds can range from a few thousand dollars to millions of dollars. The fees listed below are annual fees, which are spread out into monthly installments. These are charged based on the average fair market value of assets in a given month. For newly established funds, the minimum annual fee is prorated over the remainder of the year.

ANNUAL ADMINISTRATIVE FEES
on the Market Value of Fund Assets

- 1.15% or $350 (whichever is greater) on the first $500,000
- $400 minimum fee (Field of Interest Funds only)
- 0.85% on the next $500,000
- 0.60% on the next $5 million
- 0.30% on $6 million and above

The administration fee schedule applies to funds at the Community Foundation of Central Missouri. These fees are your investment in the Community Foundation of Central Missouri and its mission.

Funds may be charged for direct expenses incurred by CFCM, such as commissions for the sale of contributed stock. We may also request additional fees for other non-standard services such as special grant processing and review or costs associated with gifts of real property.

ADMINISTRATIVE FEES SUPPORT CFCM'S MISSION-BASED OPERATIONS

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INVESTMENT OPTIONS

The Community Foundation of Central Missouri's investment program offers the flexibility to customize your fund's investments to meet your charitable goals, whether they be intermediate or long term.

Our fund investments are managed by Commerce Trust, through our back-office partner, the Community Foundation of Northwest Missouri (CFNWMO).

There are two ways to participate:

OPTION 1: Have your trusted Financial Advisor manage your fund

With this option you can benefit from custom investment management by an advisor you already know and trust.

If this option is right for you, simply put the Community Foundation of Central Missouri in touch with your financial advisor and our team will take care of the rest.

OPTION 2: Select your investment mix using one of ours or create your own

The Community Foundation of Central Missouri allows you to match your investment strategy with your risk tolerance and long-term objectives for your fund. The mixes are organized according to asset class pools and include the following: Money Market, Fixed Income, Equity, and Alternatives. You may change your investment mix as often as you like. Mix changes submitted during the month will be implemented at the beginning of the following month.

The responsibility for managing the Community Foundation's investment program is vested in the Community Foundation's Board of Directors through its Finance Committee. The percentages in the mix ptions may change from time to time upon Finance Committee review.

EQUITIES | FIXED INCOME | ALTERNATIVES | MONEY MARKET

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