

Money Concepts Charitable Giving Fund

Achieve Your Charitable Goals

The Money Concepts Charitable Giving Fund can serve as an effective, flexible and efficient means of meeting your charitable goals. Offered only to our clients, the Fund has been designed to simplify your families' annual giving by allowing you to contribute appreciated assets to the fund when you feel the timing is right, and then make grants over time - to the charities of your choice.

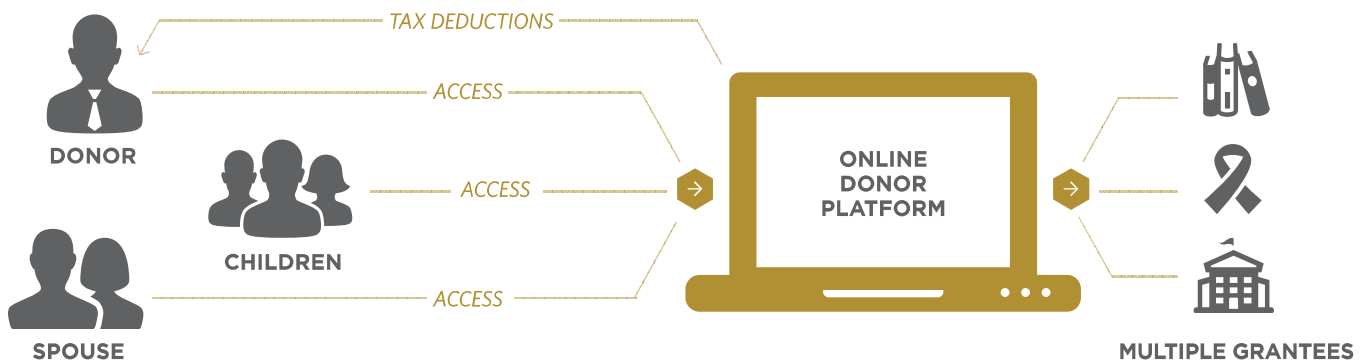
The grantmaking process has been simplified as well and you will be able to research grantees through your online portal, and have your gifts sent directly from your personal account to the charities of your choice. Finally, your contributions to the Fund can be invested in an array of Money Concepts investment options, ranging from equity to money market investments.

Setting up your account is simple, cost-effective and convenient, whether you open it directly online through our website, or with your financial advisor. You will be able to work in concert with your financial advisor to select the appropriate mix of asset classes for your charitable giving fund.

The Money Concepts Charitable Giving Fund can provide you and your family with the following benefits:

- Simplified charitable structure
- Streamlined granting process
- Convenient online access and service
- Easy account set up
- Efficiency and flexibility

Process Flow Chart



The Benefits of Giving



Tax Advantages

You receive an immediate tax-deduction for contributions, and you avoid capital gains taxes on any appreciated assets.



Efficiency

The Fund offers an efficient means of managing your family's charitable gifting by removing the need to write and track checks for tax reporting, and delivering an intuitive online portal to research, select and manage grantmaking. You can even set up recurring grants to save time.



Simplified Administration

The Money Concepts Charitable Giving Fund provides virtually all the administrative services that are related to your family's philanthropy, including consolidated reporting and record-keeping.



Maintain a Legacy

You may name your family members or individuals of your choice to your account to continue the tradition of giving beyond your lifetime.



Privacy

You can recommend charitable grants secure in the knowledge that, if desired, all information will remain confidential.



Enhanced Giving Power

You have the ability to choose among several investment options, including a money market fund, with the potential for tax-free growth, facilitating greater charitable giving in the future.



Separation of Tax Planning & Charitable Decisions

The ability to make contributions of appreciated assets when the timing is right to capture your gains, without the need to identify and manage direct gifts to a charity at that time, helps to separate the timing of decisions regarding asset management from decisions regarding grantmaking.



Convenience of Online Features & Services

Whether you want to look up comprehensive account information, research charitable organizations or make a grant distribution to a charity, you can do it all online through secure account access.

Increase Giving – Maximize Benefits

Donating appreciated securities results in larger gifts, at a lower cost to you.

Benefits

	Sell appreciated securities and donate cash proceeds to a donor-advised fund	Donating appreciated assets results in greater grantmaking potential, at a lower cost to you
Current value of securities	\$100,000	\$100,000
Capital gains tax paid by donor (20% of \$90,000)	\$18,000	\$0
Amount received by charity	\$82,000	\$100,000 Charity receives an additional \$18,000
Income tax savings (36% tax bracket)	\$29,520	\$36,000
“Cost” of donation to donor	\$70,480	\$64,000 You save \$5,520



An Alternative to a Private Foundation

Money Concepts Charitable Giving Fund versus Private Foundations

Similarities

Money Concepts Charitable Giving Fund and Private Foundations

Maintain a family legacy

Avoid capital gains taxes on contributed assets

Contributions have the ability to appreciate over time

Ability to choose investment style

Flexibility in timing of contributions and grants

Differences

Money Concepts Charitable Giving Fund

No start-up costs

Income tax deductibility:

- Cash: **up to 50%** of AGI
- Publicly traded securities: **up to 30%** of AGI

No excise tax

No annual tax reporting

Ability to **recommend grants**

Low fees and expenses

Distribution on **donor's timetable**

Anonymity if desired

Few regulatory requirements

Private Foundation

Substantial start-up costs

Income tax deductibility:

- Cash: up to 30% of AGI
- Publicly traded securities: up to 20% of AGI

Subject to 2% federal excise tax

Annual state and federal tax reporting

Responsibility to manage assets, select charities, administer grants and keep records

Annual expenses are often substantial

5% distribution required annually

Activities are public record

Extensive regulatory requirements

Key Facts

Fund Highlights

Minimum Initial Contribution	\$5,000											
Additions to the Account:	Additional contributions may be made at any time.											
Irrevocable Gifts:	Contributions to the Money Concepts Charitable Giving Fund are irrevocable and nonrefundable.											
Types of Gifts:	You may contribute cash, stocks and bonds, or you may speak to your portfolio manager about other types of gifts including real estate, annuities, and tangible assets.											
Naming the Account:	You will be asked to name your account. You may want the name to reflect your charitable goals, for example, the Smith Family Educational Fund.											
Account Advisors:	You may assign advisors to the account who can make grants and eventually become successors to the account.											
Successor Advisors and Beneficiaries:	You may specify one or more family members or other individuals as successors. A successor gains full responsibility for the account upon the death of the original donors, with the ability to make contributions, recommend grants and name advisors and successors.											
Areas of Interest:	To honor the charitable intent of the original donor and in the event no successor donors are named after the last donor passes, donors are required to indicate a charitable organization, area of interest, or geographical area for final grants, in the event no successor is named to manage the fund.											
Minimum Grant Recommendation Amount:	\$100											
Annual Administration Fee	<table border="0"> <tr> <td>\$5,000 to \$1,000,000</td> <td>0.75%</td> </tr> <tr> <td>Next \$1,500,000</td> <td>0.65%</td> </tr> <tr> <td>Next \$2,500,000</td> <td>0.35%</td> </tr> <tr> <td>Over \$5,000,000</td> <td>0.25%</td> </tr> <tr> <td>0.0% to ***</td> <td></td> </tr> </table>	\$5,000 to \$1,000,000	0.75%	Next \$1,500,000	0.65%	Next \$2,500,000	0.35%	Over \$5,000,000	0.25%	0.0% to ***		
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Giving	You may also choose to fund or add to an existing account through deferred gifts, such as through a charitable remainder trust, a bequest in an estate or as a beneficiary of qualified retirement plans.											

Investment Options

You can recommend the allocation of your contributions among the following investment pools consisting of mutual funds managed by Money Concepts:

Options

Fund Pools	Objective
<i>Name of Fund 1</i>	Fund objective
<i>Name of Fund 2</i>	Fund objective
<i>Name of Fund 3</i>	Fund objective
<i>Name of Fund 4</i>	Fund objective



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