
DONOR-ADVISED FUND AGREEMENT

Please complete this form to establish a Donor-Advised Fund (DAF) with your irrevocable gift to YouthBridge Community Foundation (YouthBridge).

Return in one of the following ways:

Mail to **12977 N. Forty Drive, Suite 368, St. Louis, MO 63141**; or

Email to **operations@youthbridge.org**.

For questions, please call **314-396-7627** or email **cblake@youthbridge.org**.



Bridging Resources and Community Needs
www.youthbridge.org

YOUTHBRIDGE COMMUNITY FOUNDATION

DONOR-ADVISED FUND AGREEMENT

1. NAMING YOUR DONOR-ADVISED FUND

Name the DAF as you like, ex. *Smith Family Fund*,
Smith Charitable Fund, *Smith Family Foundation*, etc.

Name of Fund

2. DONOR INFORMATION

Enter information for both individuals
if donation is jointly owned.

First Name

Middle Initial

Last Name

Street Address

City

State

Zip Code

Phone

Home

Work

Cell

Date of Birth

Email Address

First Name

Middle Initial

Last Name

Street Address

City

State

Zip Code

Phone

Home

Work

Cell

Date of Birth

Email Address

3. CONTRIBUTION INFORMATION

| | |
|--------------------------------|----------------------|
| \$ | |
| Estimated Initial Contribution | Date of Contribution |

If you know how you plan to contribute, please provide details. Standard contributions can be made by check or wire transfer. To transfer publicly traded securities, real property, personal property, closely held stock, other assets, complete a wire transfer of funds, or for YouthBridge's Gift Acceptance Policy, please contact us at **314-985-6778** or **info@youthbridge.org**. All contributions are subject to the Gift Acceptance Policy of YouthBridge.

| | | | |
|-------|---------------|----------------------------|-------|
| Check | Wire Transfer | Securities or Mutual Funds | Other |
|-------|---------------|----------------------------|-------|

Please Mail Checks to: **YouthBridge Community Foundation, 12977 North Forty Drive, Suite 368, St. Louis, MO 63141**

4. INVESTMENT RECOMMENDATION

Please select one of the following options for your DAF's investments.

YouthBridge's investment program offers the flexibility to customize your DAF's investments to meet your charitable goals, whether they are immediate or long term. Please select Option One or Option Two for your DAF's investments.

OPTION ONE

The assets in the DAF will be invested in YouthBridge's Investment Pools.

Select a mix from the options listed below or create your own mix. Allocations are rebalanced to targets once a month. In the interim, cash coming into the DAF will be held in the Money Market Pool.

| | | MORE RISK Long-Term Goals Lower Spending Rate | | | LESS RISK Short-Term Goals Higher Spending Rate | | |
|------------------|--------------------------------|---|-----------------------|----------|---|--------------|-------------|
| Mix Options → | | AGGRESSIVE | MODERATELY AGGRESSIVE | MODERATE | CONSERVATIVE | RISK ADVERSE | CUSTOM MIX* |
| Investment Pools | Money Market | 3% | 5% | 10% | 20% | 100% | |
| | Short-Term Fixed Income | 10% | 25% | 35% | 42% | 0% | |
| | Intermediate-Term Fixed Income | 10% | 10% | 15% | 18% | 0% | |
| | Domestic Equity | 55% | 43% | 29% | 14% | 0% | |
| | International Equity | 22% | 17% | 11% | 6% | 0% | |

* Combined total must equal 100%

OPTION TWO

The assets in the DAF will be invested separately in a financial advisor managed account on your advisor's platform.

Your financial advisor will have online access to view your DAF information, including balance, contribution and grant history, and will make investment selections for your DAF on your behalf.

Your financial advisor will be contacted to set up the investment account.

Financial Advisor Name

Firm Name

Street Address

City

State

Zip Code

Phone Number

Email Address

Subsequent changes to the Investment Recommendation may be made by the donor(s) listed in Section 2 of this form.

5. GIFT ADVISOR(S)

Donors may nominate Gift Advisors to recommend grants from the DAF. In accordance with IRS regulations, YouthBridge has the final authority on how grants are made from the DAF.

The donor(s) listed on page 2 will serve as the Gift Advisor(s).

The Financial Advisor listed on page 4 will serve as a Gift Advisor.

The following are nominated to serve as Gift Advisor(s).

| | | | | |
|----------------|-----------------------|-----------|-------|----------|
| First Name | Middle Initial | Last Name | | |
| Street Address | | City | State | Zip Code |
| Phone | Home | Work | Cell | |
| Date of Birth | | | | |
| Email Address | Relationship to Donor | | | |

| | | | | |
|----------------|-----------------------|-----------|-------|----------|
| First Name | Middle Initial | Last Name | | |
| Street Address | | City | State | Zip Code |
| Phone | Home | Work | Cell | |
| Date of Birth | | | | |
| Email Address | Relationship to Donor | | | |

Each Gift Advisor is authorized to recommend gifts independently.

All Gift Advisors must act jointly in recommending gifts. (If selected, Gift Advisors will not have access to online grantmaking.)

6. UPON YOUR DEATH, INCAPACITY OR RESIGNATION

This section applies to balances over \$10,000.

In the event of death, incapacity or resignation of all Gift Advisors, the balance of the DAF shall be used following one of the options below.

OPTION ONE

The following will serve as Successor Gift Advisor(s):

* Each Successor Gift Advisor is authorized to have full access to the DAF balance including principal and may recommend gifts independently unless otherwise noted in this Agreement.

| | | | | |
|----------------|----------------|-----------------------|-------|---------------|
| First Name | Middle Initial | Last Name | | |
| Street Address | | City | State | Zip Code |
| Phone | Home | Work | Cell | Date of Birth |
| Email Address | | Relationship to Donor | | |

| | | | | |
|----------------|----------------|-----------------------|-------|---------------|
| First Name | Middle Initial | Last Name | | |
| Street Address | | City | State | Zip Code |
| Phone | Home | Work | Cell | Date of Birth |
| Email Address | | Relationship to Donor | | |

OPTION TWO

YouthBridge will use the balance to support its mission and work in the community.

OPTION THREE

YouthBridge will continue to hold and administer the DAF as a Named Fund, distributing grants consistent with the intent and history of the DAF.

OPTION FOUR

YouthBridge will create an Endowed Designated Fund for the below organization(s) distributing an annual grant based on YouthBridge’s spend policy:

OPTION FIVE

YouthBridge will distribute the balance to the following organizations in the percentages shown below (must equal 100%):

% to YouthBridge to support the greatest needs in the local community serving youth and children as they evolve and change over time

% to (insert charity name here)

% to (insert charity name here)

7. DONOR INTENT

Please provide information to help us understand the charitable intent for your DAF. This information will guide us if YouthBridge is making grants from your DAF under Section 6 of this Agreement. You may also include guidance on Successor Gift Advisors' authority to name their own successor.

8. DONOR RECOGNITION

Disclosure of DAF Name on Grants

All grants from the DAF will be anonymous. (Recipients of grants will not know the grant came from your DAF.)
The DAF name will be disclosed on all grants unless YouthBridge is notified to process a grant as anonymous.

Publication of DAF Name

YouthBridge may disclose the DAF's name in its publications and online.
YouthBridge may NOT disclose the DAF's name in its publications or online.

9. YOUTHBRIDGE SUPPORT

YouthBridge provides grants and educational programs designed to help non-profit organizations pursue sustainability, grow philanthropy and support children and youth. We invite you to partner with us with an annual grant from your DAF to YouthBridge by checking one of the following boxes:

I/We agree to make an annual grant of 2% of the DAF value to support the work of YouthBridge (pro-rated monthly).

I/We agree to make an annual grant of 1% of the DAF value to support the work of YouthBridge (pro-rated monthly).

At this time, I/We do not choose to support the work of YouthBridge with a grant from the DAF.

10. COMMUNITY SUPPORT

I/We would like to hear more about local community needs around children and youth.

11. REFERRAL INFORMATION

If someone guided you in the decision to establish this DAF, please fill out the following section.

Name

Organization Name

Street Address

Email Address

City

State

Zip Code

Phone

If you did not receive a personal referral, please share how you heard about us and why you chose YouthBridge:

12. TERMS AND REQUIRED SIGNATURES

Variance Power

YouthBridge honors a donor's charitable intent through a DAF. In rare circumstances, YouthBridge may determine that the donor's charitable purposes have become unnecessary, obsolete, incapable of fulfillment, impractical or inconsistent with the community's charitable needs. In that case and in accordance with applicable regulations, YouthBridge may exercise its variance power to change the charitable purpose of the DAF. In doing so, YouthBridge will strive to make distributions that are consistent with the donor's charitable interests.

The undersigned hereby agrees to the terms of the Administrative Fee Schedule and attached Donor-Advised Fund Policies. The undersigned further understands that YouthBridge policies, guidelines and fees may be modified at any time at the sole discretion of YouthBridge Community Foundation.

Donor Signature

Date

Printed Name

Donor Signature

Date

Printed Name

Accepted by Barbara Carswell, CEO
YouthBridge Community Foundation

Date

13. ADMINISTRATIVE FEES

This administrative fee schedule applies to DAFs at YouthBridge. Administrative fees are used exclusively to support our grants and programs in the community.

The administrative fee structure illustrates the annual cost for a DAF. These fees are assessed to the DAF monthly. For newly established DAFs, the annual fee is prorated over the remainder of the year. Fees on pass through contributions will be calculated at the same rate but will be charged at the time the donor makes a contribution to the DAF.

| Annual up to \$10 million | Administrative Fee | <div>DAF Assets</div> <div>DAF assets of \$30,000</div> <div>Total annual admin fee = \$250 (\$21/month)</div> <div>DAF assets of \$1 million</div> <div>\$1,000,000 x .50% = \$5,000</div> <div>Total annual admin fee = \$5,000 (\$417/month)</div> <div>DAF assets of \$15 million</div> <div>.50% fee on the first \$2 million = \$10,000</div> <div>.35% fee on the next \$3 million = \$10,500</div> <div>.25% fee on the next \$5 million = \$12,500</div> <div>.15% fee on the next \$5 million = \$ 7,500</div> <div>Total annual admin fee = \$40,500 = \$3,375/month</div> |
|-------------------------------------|---|---|
| first \$2 million | 0.50% or \$250 <i>(whichever is greater)</i> | |
| next \$3 million | 0.35% | |
| next \$5 million | 0.25% | |
| on the balance over \$10 million | 0.15% | |

DAFs will be charged for direct expenses incurred by YouthBridge on behalf of a specific DAF, such as commissions for the sale of contributed stock or legal fees. In addition, YouthBridge provides a variety of services which can be customized to fit your needs. For more information on customized philanthropic services and for YouthBridge’s fee schedule, please contact 314-396-7627 or email cblake@youthbridge.org.

14. DONOR-ADVISED FUND POLICIES

Contributions to Donor-Advised Funds

Contributions to DAFs are gifts to a public charity and eligible for the maximum tax deduction allowed by law. YouthBridge accepts gifts of cash and complex gifts including publicly traded securities, private business interests (closely held stock, limited liability company interests, limited partnership interests), real estate and other complex assets. Contributions are subject to the review and approval by YouthBridge prior to acceptance and are irrevocable once accepted. YouthBridge does not provide legal, tax or financial advice, so YouthBridge encourages donors to consult with their own professional advisors prior to making a contribution. All contributions are subject to YouthBridge's Gift Acceptance Policy which can be obtained by contacting **314-985-6778** or email **info@youthbridge.org**.

Contributions of Non-Cash Assets

The general policy of YouthBridge is to sell all contributed property as soon as practical after receipt to minimize market risk. For non-publicly traded securities or other assets for which no readily liquid market exists, YouthBridge will exercise discretion as to the timing and price of sales. Any costs incurred by YouthBridge necessary for the disposition of securities and other assets and for the management of such assets prior to disposition will be an expense of the DAF. Should sufficient liquidity not be available in the DAF to cover any expenses, taxes or liabilities due to DAF's ownership of a non-cash asset, the donor of such asset(s) agrees to contribute additional liquid assets to the DAF as necessary to fully and timely cover such obligations.

For how to contribute to your DAF, visit **www.youthbridge.org/contributing-to-your-fund**.

Grants from Donor-Advised Funds

Through a DAF, Gift Advisors can enjoy supporting any 501(c)(3) public charity in the United States, including governmental, educational and religious institutions. Gift Advisors may suggest grants directly to non-U.S. based organizations for an additional fee that covers the additional due diligence required of international grants. The IRS does not allow YouthBridge to make distributions to private non-operating foundations, to individuals or to pay fundraising expenses. Rest assured that YouthBridge will exercise due diligence to make sure grants from a DAF are given to organizations that have met IRS requirements.

Distributions from the DAF may not be made to pay dues for membership in an organization, purchase admission to charitable events, discharge or satisfy a legally enforceable obligation or pledge, or to support political or legislative activities.

The Gift Advisor(s) may at any time recommend that the DAF be terminated, and any remaining DAF assets be granted to one or more public charities.

If the balance of the DAF at the time of succession is below \$10,000, then the remainder will be distributed to YouthBridge to support its grants in the community serving children and youth.

Because contributions to a DAF are eligible for a charitable tax deduction, grants subsequently made from the DAF are not tax deductible.

Donor-Advised Fund Activity and Donor-Advised Fund Statements

YouthBridge is responsible for ensuring DAFs are used for charitable grantmaking and do not confer any private benefit on the donor or any other person. YouthBridge monitors the use of DAFs to ensure their activity leads to charitable distributions. YouthBridge does not have a minimum amount for grants or maximum frequency of grants. Gift Advisors can suggest grants in any amount and as often as they like. YouthBridge periodically checks in on DAFs that are not being used to ensure YouthBridge understands Gift Advisors' plans for their DAFs. If a DAF is dormant for three years, YouthBridge will make a good faith effort to contact the Gift Advisor(s) and encourage them to make a grant from their DAF. If, after three attempts, YouthBridge is unable to establish contact with the Gift Advisor(s) or Successor Gift Advisor(s), YouthBridge will use the DAF balance at its own discretion. YouthBridge highly encourages a distribution of at least 5% of the DAF balance annually. DAF statements showing gift, grant, and investment activity for a DAF are available through the online donor portal.

Role of Donor-Advised Fund Gift Advisors

At any time during a donor's lifetime, the donor may designate one or more adult individuals to be Gift Advisors, as well as Successor Gift Advisors to serve upon the Gift Advisor's (or the surviving Gift Advisor if two or more have been named) death, resignation, or incapacity. Each Gift Advisor may individually or jointly make recommendations for grants, investments, and other DAF related matters. Successor Gift Advisors may make recommendations concerning grants and investments for DAFs and must act by majority unless otherwise noted in the DAF agreement above. Unless the donor has specified otherwise, each Successor Gift Advisor may recommend individuals from succeeding generations to act in their place. YouthBridge is happy to work with generations of Gift Advisors. It is the responsibility of the Successor Gift Advisor(s), if any, to notify YouthBridge when they become Gift Advisors to the DAF. A new DAF agreement will be required for the transfer to take place.

Managing the Investments of a Donor-Advised Fund

A Gift Advisor may recommend that a DAF be invested in YouthBridge's investment pools or with a financial advisor. Financial advisors may manage the investments of a DAF in a separate account as long as the financial advisor is not (i) the donor, (ii) a Gift Advisor or Successor Gift Advisor, (iii) any family member of a donor/Gift Advisor/Successor Gift Advisor (defined as that person's spouse, ancestors, children, grandchildren, great-grandchildren, brothers, sisters and the spouses of children, grandchildren, great-grandchildren, brothers and sisters) or (iv) any entity where more than 35% of the entity is owned/controlled by any of these persons.

For more information on the Investment Pools including Investment Performance Summaries visit:

www.youthbridge.org/investment-performance.

Confidentiality and Privacy Policy

YouthBridge holds all information concerning our donors and their DAFs in strict confidence. YouthBridge will only release information about a donor if the donor has given permission, or if a government agency or court has the legal authority to request the information.

Bequests and Beneficiary Designations

YouthBridge can carry out donors' charitable goals beyond their lifetimes. To name a DAF at YouthBridge as a beneficiary of a will, trust, life insurance policy or retirement plan account, the following language may be helpful in completing estate planning documents or beneficiary designation forms: After describing what the donor wants to leave to their DAF (i.e., a percentage of the estate/trust/account or a specific dollar amount), please note that it will pass "to YouthBridge Community Foundation (EIN 43-6064111) for the following component fund: [name of the DAF]."

Fundraising

YouthBridge cannot sponsor or reimburse expenses for fundraising activities or other events intended to benefit any DAF and will not be responsible for the collection of any amounts from any benefit, ball, banquet, athletic event, or third-party online fundraising page. YouthBridge will only be responsible for the proper disbursement of funds from the DAF received. Any individual or nonprofit group desiring to hold fundraising events for a component fund of YouthBridge must review and abide by the Donor Initiated Fundraising Policy. Any advertising, promotional or other materials must also be consistent with the policy guidelines.

For the Donor Initiated Fundraising Policy and any additional information on fundraising for the DAF, please contact us at **314-985-6778** or email **info@youthbridge.org**.

Divorce/Separation of Current Gift Advisors

In the event spouses serve as the only Gift Advisors to a DAF and a legal action for divorce, separation or annulment is pending between the spouses, YouthBridge may suspend processing any grant recommendations for such DAF unless the spouses have jointly agreed in writing to an alternative procedure to provide for the future administration of such DAF.

If the spouses cannot jointly agree and no legal order has been entered which would otherwise resolve the issue, YouthBridge may, in its sole discretion, bifurcate the DAF into equal shares and designate one spouse to serve as the Gift Advisor to one of the successor DAFs and designate the other spouse to serve as the Gift Advisor to the other successor DAF created as a result of bifurcation. YouthBridge will not take such action until at least six months have transpired since the date upon which the action for divorce, separation or annulment was filed with the court of record.