



**LONGMONT
COMMUNITY
FOUNDATION**

Benefits of a Donor Advised Account

1. Donate to charities you currently support
2. Get just one tax receipt for your donation
3. Donate cash, stocks, real estate and more to your fund
4. Grow your donation by investing it in our Main or Socially Responsible Investment (SRI) strategies **OR** use your own investment manager to manage your fund.

How it Works

1. What charities can I support?
 - You can support any IRS-qualified charity with the money you put in your Donor Advised account
2. When can I start donating? How do I do it?
 - You can start giving to charities the moment you fund your Donor Advised Fund
 - We take your grant recommendations anytime (by phone, text, email, and online through our donor portal) Payments are processed electronically each week
3. Can I support any charity I want?
 - Yes, we make grants on your behalf to any 501(c)(3) IRS-qualified public charity – that means everything from your university, local church, even out-of-state nonprofits and international charities
4. Can I set up automatic donations?
 - Yes, you can set up reoccurring grants or gifts to your fund online or instruct our staff your intent and schedule

	Main	SRI
2023	13.46%	18.38%
2022	-11.22%	-18.96%
2021	13.45%	14.48%
2020	13.54%	15.20%
2019	17.51%	18.40%
2018	-6.42%	-4.71%
2017	14.46%	14.64%
2016	5.11%	8.70%
2015	-2.37%	
2014	4.00%	
2013	12.49%	
2012	14.31%	
2011	-1.25%	
2010	12.80%	
2009	21.52%	
2008	-22.72%	
2007	10.40%	
2006	12.00%	
Average	+5.64%	+13.44%

4Investments are managed by Innovest and are monitored by the Foundation's Investment Committee and Board of Trustees

Investment Advisory Committee

Monica Baldwin, Chair
President and Financial Advisor,
RJFS, Main Street Investments

Robert R. Cutler
Retired, Investment Manager

Matt Gorr
President, First Western Trust

Samuel Napp
CPA, Financial Planner,
BSW Wealth Management

Jeff Nading
President, GTC Construction

Jake Van Kessel
Financial Advisor, Merrill Lynch
Wealth Management

Donor Advised Accounts and Bundling

With higher standard deductions for taxes starting in 2018, some donors are choosing to “bundle” their giving to reach the annual deduction level while still donating their regular annual amounts to charities of their choice. This means donating two- or three-years’ worth of charitable donations at one time to a donor advised fund, claiming the charitable deduction that year, and then waiting a period of time to donate again to the Donor Advised Fund. This gives you the option to bundle a donation the first year and continue to support nonprofits with annual donations from your donor advised fund.

How Bundling Works:

<p>Year One: Donate 2 years’ worth of giving to your donor advised fund. Itemize your deductions.</p>	<p>Year Two: Make grants from your donor advised fund, supporting the charities you normally support each year. Take the standard deduction.</p>	<p>Year Three: Donate 2 years’ worth of giving to your Donor advised fund Itemize your deductions.</p>
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Costs

\$10,000 recommended initial donation

You can open a donor advised fund for less than \$10,000. You don’t have to maintain a minimum balance and you can start giving to charities right away.

1.5% or \$150.00 administrative fee per year

This fee is based on a balance of \$10,000 in your donor advised fund. This covers our costs, like providing donor support, grant/gift processing, and managing a custom donor grant process. Larger balances have lower administrative percentages. Please see our full fee schedule

Shared investment management fee

Investment fee charged by our investment management firm each year. Typically, less than \$50 per year based on a \$10,000 fund balance.

Account Balance	Administrative Fee*	Investment Fee	2021 Investment Growth**	Ending Fund Balance
\$5,000	-\$75.00	-\$25.00	+\$673	\$5,573
\$10,000	-\$150.00	-\$50.00	+\$1,345	\$11,145
\$20,000	-\$300.00	-\$100.00	+\$2,690	\$22,290
\$50,000	-\$750.00	-\$250.00	+\$6,725	\$55,725

*Administrative fees are charged quarterly to each donor advised fund and are based on the balance of the previous quarter. For example, a \$10,000 balance as of December 31, 2021 would be charged \$37.50 for March 2021. Fees do fluctuate up or down based on ending fund balance for quarter. **Investment returns vary per year. The Foundation’s investment policy is a balanced moderately conservative for long term growth rather than being susceptible to large swings in performance.