






# DONOR ADVISED FUNDS

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Giving shouldn't be complicated. If you are looking for a simple, flexible, and tax-wise way to manage your giving, consider a donor advised fund with GuideStream Charitable Gift Fund. Essentially a giving investment account, a donor advised fund allows you to make irrevocable charitable contributions when the timing is right for you and receive an immediate tax deduction. Donations to your fund are then invested for tax-free growth. When you are ready, you may recommend distributions from your fund to a wide variety of qualified ministries and charitable organizations. Donor advised funds are also a great way to start a giving conversation with your family and allow your legacy to continue after you are gone.

## KEY ADVANTAGES:

-  **FLEXIBILITY** - Make an irrevocable charitable contribution when the time is right and recommend distributions over time as you are ready.
-  **TAX BENEFITS** - Immediately receive the tax benefits for your gift of cash, appreciated securities, appreciated real estate, and more. Consider “bunching” your giving to take advantage of itemized deductions in a given year.
-  **GROWTH** - Allow your irrevocable contributions to grow tax-free until distribution.
-  **SIMPLICITY** - Manage all of your giving in one place; give one gift and divide it among several organizations over time.
-  **LEGACY** - Involve your family in your giving, even beyond your lifetime.

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## FREQUENTLY ASKED QUESTIONS



### **What is the minimum contribution to open a donor advised fund?**

The minimum amount for the initial contribution is \$5000.



### **What is the minimum grant recommendation from my donor advised fund?**

Distributions to qualified charitable organizations must be at least \$250.



### **Can I set up recurring gifts from my donor advised fund?**

Yes! You may make one-time recommendations or set up periodic recurring distributions.



### **Can I make a QCD from my IRA to my donor advised fund?**

Unfortunately, the IRS does not allow qualified charitable distributions (QCDs) from an IRA to a donor advised fund at this time.



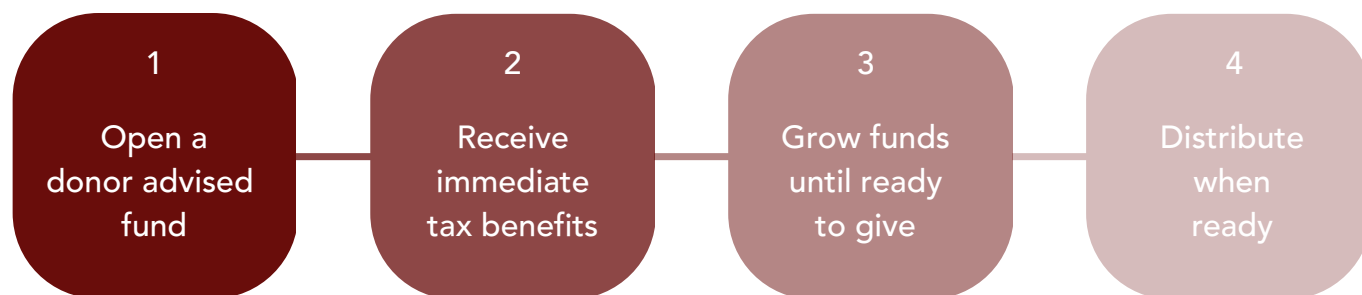
### **What happens to my donor advised fund when I pass away?**

There are three main options for your fund after you pass away: 1) Name a successor to make recommendations after you pass away; 2) Set up recurring distributions to occur until funds are exhausted; or 3) Make a lump-sum distribution of all remaining funds to specified qualified charitable organizations.



### **How is GuideStream Charitable Gift Fund related to FM Financial?**

FM Financial is committed to offering a full array of professional planning, investing, and giving services to individuals and organizations. In order to do so while remaining compliant with various financial service industry regulations, some services are offered through the Free Methodist Investment and Loan Fund, GuideStream Financial, and GuideStream Charitable Gift Fund.



## GUIDESTREAM CHARITABLE GIFT FUND – DISCLOSURE STATEMENT

GuideStream Charitable Gift Fund exists to establish, promote, fund, extend and maintain the Christian faith according to the tenants of the Free Methodist Church USA, to act as principal agent or other capacity and to solicit and receive gifts, grants, transfers of real and personal property. GSCGF is operated exclusively for religious, charitable and educational purposes. It is GuideStream Charitable Gift Fund's mission to accept a wide array of gifts to benefit 501(c)(3) organizations that are aligned with its principles. GuideStream Charitable Gift Fund is a 501(c)(3) organization, and all gifts are tax deductible to the full extent allowed by the law.

Several States require charities soliciting funds within that State to register with the State agency responsible for regulating charities. GuideStream Charitable Gift Fund is registered in each State where it is necessary to do so. As a faith-based, religious organization, many States exempt our ministry from solicitation registration.

GuideStream Charitable Gift Fund is audited annually by an independent public accounting firm and our audited financial statements are available upon request at: GuideStream Charitable Gift Fund, Attention: Beth Hall, P.O. Box 580, Spring Arbor, MI 49283.

**Colorado** residents may obtain copies of registrations and financial documents from the office of the Secretary of State, 303-894-2860, [www.sos.state.co.us/](http://www.sos.state.co.us/) re: Reg. No. 20133018778. **FOR FLORIDA RESIDENTS: A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICES BY CALLING TOLL-FREE 1-800-435-7352 WITHIN THE STATE OR [www.fdacs.gov/ConsumerServices](http://www.fdacs.gov/ConsumerServices). REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL, OR RECOMMENDATION BY THE STATE.** For **Illinois** residents: Contracts and reports regarding GuideStream Charitable Gift Fund are on file with the Illinois Attorney General. For **New Jersey** residents: RELIGIOUS PURPOSED ORGANIZATIONS ARE EXEMPT FROM SOLICITATION REGISTRATION. THEREFORE, NO APPLICATIONS WERE SUBMITTED. For **New York** residents: **GuideStream Charitable Gift Fund annual report may be obtained, upon request, from the organization or from the charities registry on the Attorney General's website ([www.charitiesnys.com/RegistrySearch/search\\_charities](http://www.charitiesnys.com/RegistrySearch/search_charities)) a copy of the last financial report filed by the organization with the Attorney General, or in writing from the New York State Attorney General's Charities Bureau, 120 Broadway, 3rd Floor, New York, New York 10271.** For **North Carolina** residents: Religious purposed organizations are exempt from solicitation registration. Therefore, no applications were submitted. For **Pennsylvania** residents: Religious purposed organizations are exempt from solicitation registration. Therefore, no applications were submitted. For **Virginia** residents: **Copies of these financial reports are available from the Virginia Department of Agricultural and Consumer Services, P.O. Box 1163, Richmond, VA 23218.** For **Washington** residents: The notice of solicitation required by the State Office of Consumer Affairs is on file with the Washington Secretary of State, and information relating to financial affairs of GuideStream Charitable Gift Fund is available from the Secretary of State ([www.sos.wa.gov/corps](http://www.sos.wa.gov/corps)) toll-free number for Washington residents, 800-332-4483. For **Wisconsin** residents: A financial statement of the charitable organization disclosing assets, liabilities, fund balances, revenue, and expenses for the preceding fiscal year will be provided to any person upon request.