

SERVICES FOR CHRISTIAN COLLEGES & UNIVERSITIES

Generous donors and wise stewardship are essential to the success of every Christian college and university. Together they touch nearly every aspect of the educational experience - a strong scholarship program, innovation and relevancy in the classroom, maintaining and expanding facilities, and a healthy financial operating system.

Nearly two-thirds of the employees at FM Financial are graduates of various Christian colleges and universities. We believe in your mission and reap the benefits of your ministry every day. We look forward learning how we can partner with you to provide donor support and investment management services. It is our prayer that our services would free you to give more time, energy, and resources to your mission of preparing students to be Christ's ambassadors in a world that desperately needs Him.

DONOR SUPPORT SERVICES:

Relationships are the key to donor cultivation. FM Financial's back office services for Christian colleges and universities can allow your team to focus on donor relationships while we come alongside to offer expertise, education, administration, and investment services to support you.

Estate Planning

Our estate planning team has over 50 years of experience working with donors and documents. They can meet with you and your donor(s) to discuss various aspects of estate planning and how your organization can be included. We maintain relationships with Christian attorneys who have a heart for organizations such as yours and offer their services at a discount.

Gift Planning

Deciding what to give and how to give it are the two main issues donors face. Our team is available to meet with you and your donor(s) to answer questions about various tax-wise giving methods. In many cases, we are also able to facilitate the gift (e.g. appreciated real estate, appreciated securities, etc.) and provide the tax documentation needed to claim a deduction.

Donor Advised Funds

Giving through a donor advised fund continues to grow in popularity. Donors who have a donor advised fund tend to be generous, committed, and consistent givers. Through our relationship with GuideStream Donor Advised Funds, we provide the opportunity for your donors to open their own donor advised fund and establish a family legacy of giving.

*In order to provide a fully array of professional services 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 (dba GuideStream Donor Advised Funds).

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Charitable Remainder Unitrusts and Charitable Remainder Annuity Trusts

We have an experienced team ready to assist with all aspects of charitable remainder unitrusts (CRUTs) and charitable remainder annuity trusts (CRATs). We can provide donor illustrations and meet with you and your donor(s) to discover how a CRUT or CRAT could be beneficial in their unique circumstances.

If a CRUT or CRAT is right for your donor, we have relationships with attorneys to draft the necessary documents. We are also experienced in facilitating the gift process to fund the trust and can provide the tax documentation needed to claim a deduction.

After signing, we offer services to administer the trust, including investment services, distributions to current beneficiaries, tax reporting, and full distribution upon maturity.

Financial Planning

When considering present or future gifts, donors often want to know how the gift might affect their overall financial circumstances. Credentialed financial advisers are available to your donors through our wholly-owned subsidiary, GuideStream Financial. They offer a complimentary financial plan to help donors see their complete financial picture in order to make wise decisions. In this process, donors might discover they have more margin to give than anticipated.

Seminars and Workshops

Our team is available to conduct seminars and workshops with your donors and employees on topics such as retirement planning and estate planning. Offering educational opportunities on relevant financial topics contributes to the relationships you are building with your constituency.

INVESTMENT AND LOAN SERVICES:

FM Financial also offers investment management and loan solutions. Investing with discipline with an appropriate asset allocation provides the best opportunity for effective long-term stewardship of resources. It also provides confidence and stability in ever-changing circumstances while enabling you to meet long-term goals and objectives.

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Endowments and Managed Accounts

We offer investment accounts tailored for the needs of ministry organizations. Our process includes helping you review or craft an Investment Policy Statement (IPS), implementing the appropriate investment strategy and asset allocation, and ongoing monitoring with industry-leading reporting. We have a dedicated team of credentialed advisers, consultants, and operations specialists focused on helping organizations like yours be more effective in achieving their missional goals.

Retirement Accounts for Employees

We can help you support your staff by providing retirement solutions like a 403(b) plan and individual retirement accounts (IRAs). Through these accounts, your staff will also have access to our GuideStream financial advisers, if desired.

Free Methodist Investment and Loan Fund

We offer loans to Free Methodist ministries across the country, made possible through Kingdom-minded investors who earn a competitive rate of return on their investments. We are experienced in working with ministry organizations and their unique financial needs and requirements. Loans may be used to construct new facilities; to renovate, remodel, expand, or replace existing facilities; to purchase building sites; to refinance existing loans; or to meet other capital or operational needs.



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Scan the QR code or visit
www.fmfinancial.org/team to
meet our whole team.

GUIDESTREAM CHARITABLE GIFT FUND – DISCLOSURE STATEMENT

GuideStream Charitable Gift Fund, doing business as GuideStream Donor Advised Funds, 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/ 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. 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: RELGIOUS 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) 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) 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.

GUIDESTREAM FINANCIAL, INC – IMPORTANT DISCLOSURE

Please remember that past performance may not be indicative of future results. Different types of investments involve varying degrees of risk, and there can be no assurance that the future performance of any specific investment, investment strategy, or product (including the investments and/or investment strategies recommended or undertaken by GuideStream Financial, Inc. (“GuideStream Financial”), or any non-investment related content, made reference to directly or indirectly in this document will be profitable, equal any corresponding indicated historical performance level(s), be suitable for your portfolio or individual situation, or prove successful. Due to various factors, including changing market conditions and/or applicable laws, the content may no longer be reflective of current opinions or positions. Moreover, you should not assume that any discussion or information contained in this document serves as the receipt of, or as a substitute for, personalized investment advice from GuideStream Financial. To the extent that a reader has any questions regarding the applicability of any specific issue discussed above to his/her individual situation, he/she is encouraged to consult with the professional advisor of his/her choosing. GuideStream Financial is neither a law firm nor a certified public accounting firm and no portion of the document content should be construed as legal or accounting advice. A copy of the GuideStream Financial’s current written disclosure Brochure discussing our advisory services and fees is available upon request. If you are a GuideStream Financial client, please remember to contact GuideStream Financial, in writing, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services, or if you would like to impose, add, or to modify any reasonable restrictions to our investment advisory services