

DONOR ADVISED FUNDS

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 Donor Advised Funds**. 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.

DONOR ADVISED FUNDS

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.



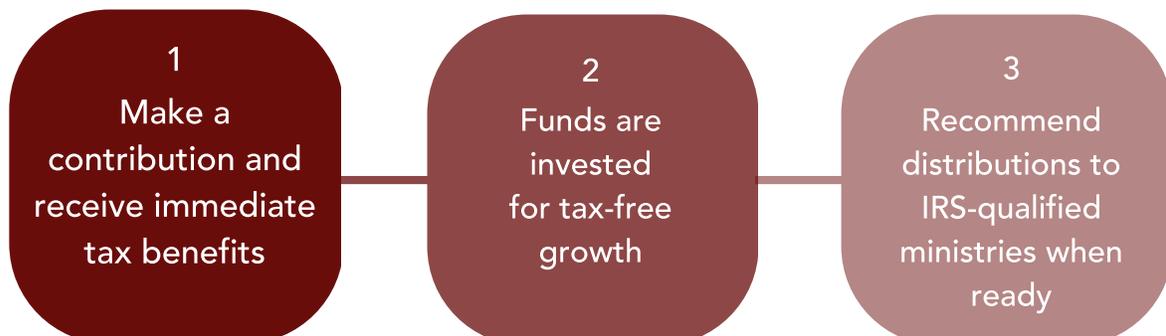
What happens to my donor advised fund when I pass away?

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



How is GuideStream Donor Advised Funds 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 Donor Advised Funds.



GUIDESTREAM CHARITABLE GIFT FUND – DISCLOSURE STATEMENT

Several States require charities soliciting funds within that State to register with the State agency responsible for regulating charities. GuideStream Charitable Gift Fund, doing business as GuideStream Donor Advised Funds, 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. We are audited annually by an independent public accounting firm, and our audited financial statements are available upon request at: GuideStream Donor Advised Funds, 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, 303-894-2200, www.sos.state.co.us. 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. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL, OR RECOMMENDATION BY THE STATE. GEORGIA residents: A full and fair description of the charitable program and activities and a financial statement or summary are available upon request from GuideStream Charitable Gift Fund using the address/telephone number, listed above. ILLINOIS residents: Contracts and reports regarding GuideStream Charitable Gift Fund are on file with the Illinois Attorney General. IOWA residents: GuideStream Charitable Gift Fund shall provide, upon request and without cost to the requesting party, financial disclosure information concerning contributions received and disbursements for the last complete fiscal year to the attorney general or a person requesting the information within five days of the request. MARYLAND residents: A copy of the current financial statement of GuideStream Charitable Gift Fund is available on request by writing PO Box 580, Spring Arbor, MI 49283 or by calling 1-800-325-8975. Documents and information submitted under the Maryland Solicitations Act are also available, for the cost of postage and copies, from the Maryland Secretary of State, State House, Annapolis, MD 21401, 410-974-5534. MISSISSIPPI residents: The official registration and financial information of GuideStream Charitable Gift Fund may be obtained from the Mississippi Secretary of State's office by calling 1-888-236-6167. Registration by the Secretary of State does not imply endorsement by the Secretary of State. NEW JERSEY residents: RELIGIOUS PURPOSED ORGANIZATIONS ARE EXEMPT FROM SOLICITATION REGISTRATION. THEREFORE, NO APPLICATIONS WERE SUBMITTED. NEW YORK residents: Religious purposed organizations are exempt from solicitation registration. Therefore, no applications were submitted. NORTH CAROLINA residents: Religious purposed organizations are exempt from solicitation registration. Therefore, no applications were submitted. PENNSYLVANIA residents: Religious purposed organizations are exempt from solicitation registration. Therefore, no applications were submitted. VIRGINIA residents: Copies of the financial statement for the last fiscal year are available from the Virginia Department of Agricultural and Consumer Services, P.O. Box 1163, Richmond, VA 23218. For WASHINGTON residents: Thank you for supporting GuideStream Charitable Gift Fund. For additional information regarding the organization's activities or financial information, GuideStream Charitable Gift Fund is registered with the Washington State Charities Program as required by law and information may be obtained by calling 360-725-0377 or visiting <https://ccfs.sos.wa.gov/#/>. WEST VIRGINIA residents may obtain a summary of the registration and financial documents from the Secretary of State, State Capitol, Charleston, West Virginia 25305. Registration does not imply endorsement. 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.