Deciding to Give

A guide to personalizing your philanthropy

What are your charitable priorities?

Charitable interests
You may have one or several charitable interests or even a desire to explore new community needs and opportunities as they arise. What charitable interests are most important to you?

- Arts
- Community improvement
- Culture
- Education – K-12
- Education – alma mater
- Education – college/trades
- Environment
- Faith organization
- Food
- Health
- Human services
- Homelessness
- Housing
- Human rights
- Literacy
- Mental health
- Music
- Poverty
- Recreation
- Science
- Seniors
- Women
- Youth
- Other:

Impact
What kind of impact do you hope to make with your charitable gift?

- Solve specific, current, critical needs
- Help the largest number of people possible
- Make a significant difference in the lives of a few
- Construct buildings that will endure for generations
- Support operations of nonprofit organizations
- Address long-term, systemic social issues
- Other:

Perpetuity
Should your gift last forever? You can endow your gift so that only the income is spent and the principal becomes a growing source of community capital. Or, you can choose to spend all of your charitable assets. What is your preferred timetable?

- Give all direct gifts with no endowment
- Give some direct gifts with no endowment, endow some gifts
- Give only endowed gifts

What are your personal preferences?

Recognition
Some people like a tasteful level of recognition for their good work. It attracts attention to their cause, generates awareness and may inspire others to give. Others prefer anonymity. What level of recognition do you prefer?

- Lasting recognition (name on a fund, foundation, building or permanent structure)
- Public recognition (name in public announcement or media coverage)
- Simple recognition (personal thank you and name listed in annual report or newsletter)
- Anonymity
Ten reasons to choose Saginaw Community Foundation

1. We’re a local organization with deep roots in the Saginaw County community
2. Our professional program staff has broad expertise regarding community issues and needs
3. We provide highly personalized service tailored to each individual’s charitable and financial interests
4. We help people invest in the causes they care about most
5. We accept a wide variety of assets, and can facilitate even the most complex forms of giving
6. We partner with professional advisors to create highly effective approaches to charitable giving
7. We offer maximum tax advantage under state and federal law
8. We multiply the impact of gift dollars by pooling them with other gifts and grants
9. We build endowment funds that benefit the community forever and help create personal legacies
10. We are a community leader, convening agencies and resources to create positive change

WHAT DO WE DO?

Our mission is to fulfill donor wishes and enable community initiatives to come to life, now and forever. We are a:

Philanthropic vehicle. We develop relationships – and establish endowment funds – that allow us to provide grants and scholarships.
Charitable organization. We award grants and scholarships.
Leader/convener. We consult with other community leaders or organizations about key challenges or opportunities.
Volunteer organization. We ourselves with other community members who want to be a part of our mission.

What are your personal preferences? (continued)

Control
Is ultimate control over assets you give to charity important to you? Some people aren’t comfortable without it. Others are glad to let go once they’ve made some guiding decisions. Determining the range of control that’s comfortable for you will help your advisor recommend appropriate giving vehicles.

<table>
<thead>
<tr>
<th>Less control</th>
<th>More control</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unrestricted Fund</td>
<td>Field of Interest Fund</td>
</tr>
<tr>
<td>Broad gift for the community; SCF awards grants</td>
<td>Gift to a specific cause; SCF awards grants</td>
</tr>
</tbody>
</table>

Involvement
Do you want to play an active role in your giving, selecting recipients of your gift for years to come? Would you like to involve your children or grandchildren? Or, would you prefer to make one-time gifts with no future demands on your time?

☐ No personal involvement
☐ Current personal involvement
☐ Lifetime personal involvement
☐ Future personal involvement through children
☐ Future personal involvement through grandchildren

Personalized service
Many people choose to receive personalized services that allow them to focus on the more rewarding aspects of giving. What kinds of services would you find helpful?

☐ Local community needs assessment
☐ Research into national or global issues
☐ Due diligence of selected organizations
☐ Planned giving assistance
☐ Gift origination assistance
☐ Grant administration
☐ Investment management
☐ Facilitation of family meetings and charitable activities
☐ Bookkeeping
☐ Tax reporting
☐ Other: ______________________

What are your financial goals?

Assets and taxes
Most large gifts present the opportunity for significant tax deductions. Some people choose to give during high-income years to defray their taxes with deductions. You may wish to donate appreciated securities or real estate to avoid taxes on the sale of these assets. And, charitable bequests can play a role in estate planning for your heirs. Your professional advisor can help you assess the financial and tax implications of giving the following kinds of assets. What assets have you considered giving?

☐ Cash
☐ Retirement savings
☐ Appreciated securities
☐ Closely held stock and business assets
☐ Real estate
☐ Life insurance
☐ Fine art
☐ Other: ______________________

Income
Some people choose to give in a way that provides a lifetime stream of income for themselves or a loved one. Your professional advisor can help you select a giving vehicle that suits your time horizons, tolerance of risk and income requirements. What kind of income would you like your estate to provide?

☐ Predictable lifetime income for you and your spouse
☐ Predictable lifetime income for you or your spouse
☐ Maximum lifetime income for you and your spouse
☐ Maximum lifetime income for you or your spouse
☐ Provide income to a charity during your lifetime
Timing
Maybe you would like to start giving now, so you can get involved or potentially see the results of your gift. Or, perhaps you would like to give through your estate. What is your timing preference?

- □ Give all gifts during lifetime
- □ Gift some lifetime gifts; some after death
- □ Give all gifts after death

Transitions
Major life events often drive changes to an estate plan and prompt charitable gifts. Which of the following transitions might be relevant?

- □ Selling a business
- □ Change in marital status for you or your heirs
- □ Receiving an inheritance
- □ Retirement or estate planning
- □ Birth or coming of age of children or grandchildren
- □ Death of a loved one
- □ Other:

Giving options
Major options for giving entail varying costs and benefits. Your professional advisor can help you review options for custom giving solutions based on your timing preferences, your giving focus and other variables.

<table>
<thead>
<tr>
<th>Involvement and control</th>
<th>Direct Gift</th>
<th>Donor Advised Fund</th>
<th>Supporting Organization</th>
<th>Private Foundation</th>
</tr>
</thead>
<tbody>
<tr>
<td>You give a gift directly to a public charity. Control is limited to initial gift decision.</td>
<td>You give to a public charity, such as SCF. You recommend grants to qualified nonprofit groups, subject to approval by the public charity's board of directors.</td>
<td>You work together with a public charity, such as SCF, to appoint a board. This board typically controls investments and grantmaking.</td>
<td>You appoint a board to control investments and grantmaking.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tax status</th>
<th>Public charity</th>
<th>Public charity</th>
<th>Public charity</th>
<th>Private charity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 50% on cash; up to 30% on appreciated stock; up to 30% on real estate and closely held stock.</td>
<td>Up to 50% on cash; up to 30% on appreciated stock; up to 30% on real estate and closely held stock.</td>
<td>Up to 50% on cash; up to 30% on appreciated stock; up to 30% on real estate and closely held stock.</td>
<td>Up to 30% on cash; up to 20% on appreciated stock; up to 20% on real estate and closely held stock.</td>
<td></td>
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<table>
<thead>
<tr>
<th>Tax deductions</th>
<th>Donor Advised Fund</th>
<th>Supporting Organization</th>
<th>Private Foundation</th>
</tr>
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<tbody>
<tr>
<td>SCF staff members are available to help identify and assess grantees, provide input on community needs and verify nonprofit status.</td>
<td>SCF staff members are available to help identify and assess grantees, provide input on community needs and verify nonprofit status.</td>
<td>You must arrange and support your own grantmaking and monitoring structure.</td>
<td></td>
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<table>
<thead>
<tr>
<th>Grantmaking support</th>
<th>Donor Advised Fund</th>
<th>Supporting Organization</th>
<th>Private Foundation</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>Costs are kept to a minimum through collaboration with SCF.</td>
<td>Several thousand dollars for legal and accounting expenses and filing fees.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Startup costs</th>
<th>Donor Advised Fund</th>
<th>Supporting Organization</th>
<th>Private Foundation</th>
</tr>
</thead>
<tbody>
<tr>
<td>N/A</td>
<td>Donor has no administrative requirements. Administration is pooled and an annual fee is charged. SCF handles reporting.</td>
<td>Costs are kept to a minimum through collaboration with SCF. Annual 990 tax form must be filed.</td>
<td>You appoint a board to control investments and grantmaking.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Effective gift size</th>
<th>Donor Advised Fund</th>
<th>Supporting Organization</th>
<th>Private Foundation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any gift size is appropriate</td>
<td>Thousands of dollars</td>
<td>Typically millions of dollars</td>
<td>Typically millions of dollars</td>
</tr>
</tbody>
</table>

Information request
Fill out this form to receive additional information about philanthropic opportunities, charitable giving and the Saginaw Community Foundation. You can mail this form to the Saginaw Community Foundation at 1 Tuscola, Suite 100B, Saginaw, MI 48607, or fax it to (989) 755-6524.

Name ____________________________
Address __________________________
Phone _____________________________
Email _____________________________

□ Subscribe me to your email newsletter
□ Email me a PDF of the annual report
□ Mail me a printed annual report

Send more information about:
□ Establishing a philanthropic plan
□ Understanding community needs/opportunities
□ Evaluating charitable giving options
□ Starting or operating a private foundation
□ Supporting operations of nonprofit organizations
□ Starting a Donor Advised Fund
□ Starting a supporting organization
□ Evaluating nonprofit effectiveness
□ Measuring impact of charitable gifts

Saginaw Community Foundation will not share, sell or rent your personal information.