



# Donor Advised Funds





# Donor Advised Fund

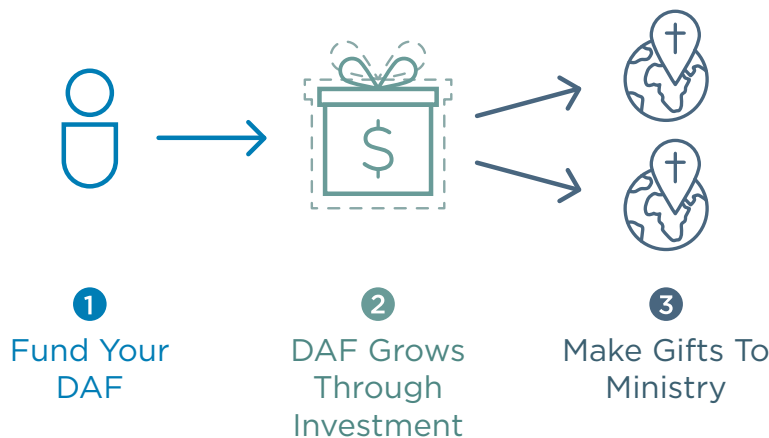
A donor advised fund, or DAF, is a popular tool for charitable giving because it maximizes tax benefits, multiplies your gift's impact and simplifies the giving process.

Think of a DAF like a savings account for all of your giving. Instead of writing multiple checks to individual ministries, you contribute to your DAF

account and receive an immediate tax deduction.

Those contributions are invested and grow tax-free. You decide which ministries to support and how often. When you're ready to make a gift (grant) from your DAF, WatersEdge sends the check on your behalf with the click of a button — no paperwork, no fuss.

## HOW IT WORKS



“Most people are waiting for some big reason to give. They think, ‘Well, my gift is small. It doesn’t matter.’ But everything matters. If it’s a gift the Lord told you to give, then give and be obedient. You’re not going to get to those big things until you’re faithful with the small things.”

**Greg & Susan K. | Kingfisher, OK**

## KEY BENEFITS

- 1 Enjoy Flexibility And Convenience**  
Contribute cash, stocks, property or other assets. Make gifts (grants) as often as you like; we'll handle the paperwork for you.
- 2 Reap Tax Advantages**  
Contributions are immediately tax-deductible. You'll pay no capital gains tax on donations of appreciated assets, including stocks and real estate.
- 3 Multiply Your Giving**  
Contributions are invested and grow over time to maximize charitable impact. All growth is tax-free.
- 4 Avoid Fees With WatersEdge**  
Fees reduce your gifts' value, so why pay them? Our fee-free DAF option ensures every penny of your giving impacts ministry.

## GIVING EXAMPLE

The Robinsons opened a DAF with WatersEdge using \$10,000 in real estate, \$4,000 in stocks and \$1,000 in cash (\$15,000 total). The family received an immediate tax deduction for the gifts, which were invested and earned an additional \$900 while the Robinsons decided which ministries they wanted to support.

When they were ready, the Robinsons made grants from their DAF to their church, international missions and disaster relief. WatersEdge made it easy, handling all the paperwork and sending the checks to the ministries on the Robinsons' behalf.



**CHURCH TITHE**  
**\$6,000**

**INTERNATIONAL MISSIONS**  
**\$4,900**

**DISASTER RELIEF**  
**\$5,000**

**Get Started At:**  
[WatersEdge.com/DAF](https://WatersEdge.com/DAF)

# Donor Advised Fund Agreement

To open a donor advised fund, please complete and return the following form to WatersEdge by email, fax, or mail. You can also open an account online at WatersEdge.com/DAF.

Email: give@WatersEdge.com  
Fax: 405-948-7862  
Mail: WatersEdge  
300 Johnny Bench Dr., Suite 200  
Oklahoma City, OK 73104

## Contact Information .....

As the donor, you are the account's fund advisor and are authorized to suggest investment allocations and make grant recommendations. You can also name an additional fund advisor.

### FUND ADVISOR

Title: \_\_\_\_\_ First Name: \_\_\_\_\_ Initial: \_\_\_\_\_ Last Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Home Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Email: \_\_\_\_\_

Preferred Contact Method (choose one):  Email  Phone  Letter

### ADDITIONAL FUND ADVISOR

Title: \_\_\_\_\_ First Name: \_\_\_\_\_ Initial: \_\_\_\_\_ Last Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Home Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Email: \_\_\_\_\_

Preferred Contact Method (choose one):  Email  Phone  Letter

*Unless instructed (by separate attachment), WatersEdge will accept recommendations equally from either of the donor advised fund holders' names above. If you wish to authorize additional advisors, please note their contact information (including email and address) on a separate sheet.*

## Professional Advisor Information .....

If you work with a professional advisor that you wish to have access to your donor advised fund, please fill out the following section. If you do not wish for your professional advisor to have access, leave this section blank.

Advisor Name & Firm: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Type of Advisor (choose one):       Accountant       Attorney       Financial Advisor  
 Other (specify) \_\_\_\_\_

I authorize my professional advisor to access my donor advised fund:     Access     Review Only  
*(If no option is chosen, we will assume no access.)*

## Successor Advisor Information .....

You can name a trusted family member or friend to make decisions regarding your DAF should you pass away with a charitable balance in your account. Known as a successor advisor, this individual can make future grant decisions on your behalf or distribute the remaining funds to specified charities; they will not have granting authority nor will they receive any communication (statements, etc) while you are living.

### SUCCESSOR ADVISOR

Name: \_\_\_\_\_ Relationship: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

### SUCCESSOR ADVISOR

Name: \_\_\_\_\_ Relationship: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

## Fund Details .....

What would you like to name the fund? \_\_\_\_\_

*For Example: The Smith Family Donor Advised Fund, The John 3:16 Donor Advised Fund, The Main Street Church Donor Advised Fund, etc. The donor advised fund name and your name will appear on all of the donor advised fund correspondence, as well as the correspondence that accompanies grants (distributions) from the donor advised fund (unless you request anonymity).*

Fund type (choose one):

- Individual
- Family
- Company

If the donor advised fund is being established by a company, please list its legal name:

\_\_\_\_\_

## Donor Philanthropic Interest .....

In the event you pass away without a successor advisor named, please identify how you would like any remaining assets to be distributed upon your death. Such distribution may be made outright or to an endowment for the benefit of an organization. Absent such direction, the remaining assets will be held in endowment for organizations consistent with your established pattern of giving.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## Gift Details .....

Anticipated Initial Funding Amount: \$ \_\_\_\_\_

## Asset & Tax Information .....

Asset descriptions assist WatersEdge in accurately preparing the donor's tax receipt.

Cash or Cash Equivalent       Other Asset: \_\_\_\_\_

If the gift is not being made in cash, please complete the following:

Cost Basis: \_\_\_\_\_ Approximate Present Value: \_\_\_\_\_

Gifted Asset Has Been Held (*check one*):       More than 1 year       Less than 1 year

Security's Name, if Applicable: \_\_\_\_\_ Number of Shares: \_\_\_\_\_

Filing Method:       Donor(s) plans to itemize deductions  
(*check one*)       Donor(s) plans to take the standard deduction

Annual Income Estimate: \_\_\_\_\_

## Fees .....

The fees and the potential returns are both determined by the asset allocation, so it depends on what the donor advises for the investment of the account.

If the donor chooses to invest the account in the Cash Equivalent Pool, there is no fee. The return is predetermined annually.

If the donor chooses one of the market options, the administration fee on the market value is as follows:

<b>First \$250K</b>	0.75% of balance
<b>Next \$250K</b>	0.60% of balance
<b>Next \$500K</b>	0.35% of balance
<b>Over \$1m</b>	0.20% of balance

## How Did You Hear About Us? .....

Tell us how you heard about WatersEdge (*choose all that apply*):

- Professional Advisor
- Pastor
- Church
- Presentation
- Web/Marketing
- Ministry
- Staff
- Other

Please list specific name(s) and/or organization(s): \_\_\_\_\_

# Asset Allocation Election .....

Please indicate desired target asset allocation by writing percentages which must total 100%.

## MARKET INVESTMENTS

All investments are subject to risk. Therefore, losses can occur. WatersEdge administers social screens on all investments. Investments in Tobacco, Pornography, Gambling, Abortion, Alcohol, Cannabis, and Embryonic Stem Cell Research is prohibited.

\_\_\_\_\_ **% General Investment Pool**

The General Investment Pool is managed by the WatersEdge Board of Directors and invests in a wide range of asset classes. It is allocated into 70% equity, 20% income oriented and 10% inflation oriented.

*The General Investment Pool is tailored for those who desire a well-diversified portfolio that will provide a highly correlated risk/return profile according to its passive benchmark that consists of 70% MSCI AC World Index, 20% Barclays Aggregate Index, and 10% Bloomberg Commodity Index.*

\_\_\_\_\_ **% Developed Market Equity**

The Developed Market Equity Fund is a low-cost way to gain diversified exposure to global large and mid-sized companies across all 23 developed markets countries, the largest of which is the United States with approximately 65%. Specifically, the fund is passively managed according to a customized S&P Developed Large-Mid Cap Index with a slight tilt to value securities. This index is very similar to the MSCI World benchmark. Due to its broad diversification, it may be considered a core equity holding in a portfolio.

*Our Developed Markets Equity Fund is best suited for those who are willing to take on additional risk for greater potential returns. It should be noted that this allocation contributes 55% of the total 70% equity allocation within the General Investment Pool.*

\_\_\_\_\_ **% Emerging Markets Equity**

The Emerging Markets Equity Fund is passively managed with the MSCI Emerging Markets index and aims to invest in emerging market countries. Stock of companies in emerging markets tend to be more volatile than those in developed countries, which could imply a greater risk-reward profile.

*The Emerging Markets Equity Fund is designed to provide exposure to economies that have experienced rapid economic growth but are not yet considered developed. This allocation is intended for those who want to add diversification to a core equity allocation. The Emerging Markets Equity Fund makes up 10% of the total 70% equity allocation within the General Investment Pool.*

\_\_\_\_\_ **% Domestic Bonds**

The Domestic Bond Fund utilizes a core plus fixed-income strategy. This strategy allows the investment team to pursue “plus” sectors like emerging market debt, non-investment grade credits and convertible bonds. The fund is managed according to the Barclays Capital Aggregate Bond Index.

*The Domestic Bond Fund is designed for those who are more risk adverse as you may not need or desire additional risk. This allocation will provide a portfolio with a smaller risk/return profile. Domestic Bonds make up 10% of the total 20% Income Oriented allocation within the General Investment Pool.*

## CASH

\_\_\_\_\_ **% Cash Equivalent Pool (most common choice)**

The Cash Equivalent Pool is designed as a money-market investment vehicle.

*The Cash Equivalent Pool is designed for those who desire their assets to be invested in cash and cash alternatives that bear no risk and have a predetermined rate of return.*

\_\_\_\_\_ **100 % TOTAL**



## Signatures .....

I acknowledge that I have read the WatersEdge Gift Acceptance Policy (*available at [www.WatersEdge.com/gap](http://www.WatersEdge.com/gap)*) and agree to the terms and/or conditions described therein. I understand that in order to qualify as a deductible contribution for income tax purposes, WatersEdge will fully own all contributed assets, and the earnings and losses on the investments in the various pools are typically allocated to the donor advised fund. Further, I understand that my communication regarding the donor advised fund is advisory only and that ultimate decisions and control, relative to each of these issues, are that of WatersEdge.

\_\_\_\_\_  
DONOR/PRIMARY FUND ADVISOR SIGNATURE\*

\_\_\_\_\_  
DATE

\_\_\_\_\_  
DONOR/ADDITIONAL FUND ADVISOR SIGNATURE\*

\_\_\_\_\_  
DATE

*\*Required*

### WatersEdge

\_\_\_\_\_  
BY

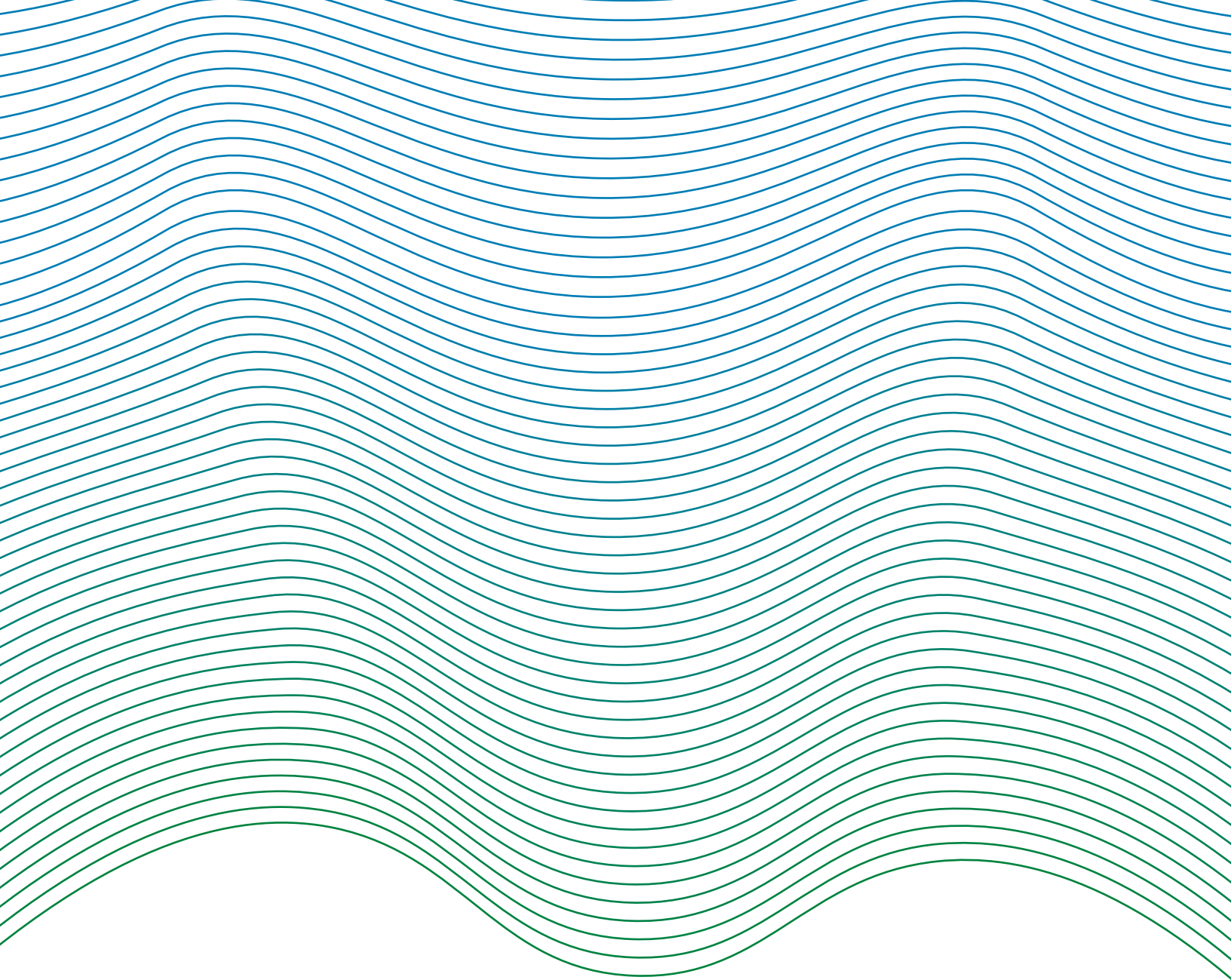
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DATE

\_\_\_\_\_  
NAME & TITLE

\_\_\_\_\_  
EFFECTIVE DATE







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