



Single Charity Funds





Single Charity Fund

A single charity fund, or SCF, is the perfect gift for anyone seeking to impact a specific ministry. Similar to a donor advised fund (DAF), an SCF acts like a savings account for your charitable giving. But unlike a DAF, an SCF focuses your giving on only one charitable beneficiary. Another important difference is that SCFs can be funded with qualified charitable distributions (QCDs) from an IRA, allowing you to satisfy your required minimum distribution (RMD) without paying tax on it.

It's simple: you make gifts to an SCF and receive immediate tax benefits. Meanwhile, your contributions grow through investment. When you're ready to grant funds to the ministry, you identify how you want them to use the funds and WatersEdge sends the check on your behalf. An SCF is perfect if you're ready to make a gift and know what ministry or institution you wish to support, but don't yet know which specific initiative you want your gift to advance.

HOW IT WORKS



1

Choose A
Ministry And
Fund Your SCF

2

SCF Grows
Through
Investment

3

Make Gifts To
Your Chosen
Ministry



"I use a single charity fund to give because it accepts IRA charitable rollovers, which provide significant tax savings. An SCF also allows me to choose when my gift goes to my church, so I can support a variety of activities like missions offerings, youth camps or even a building campaign."

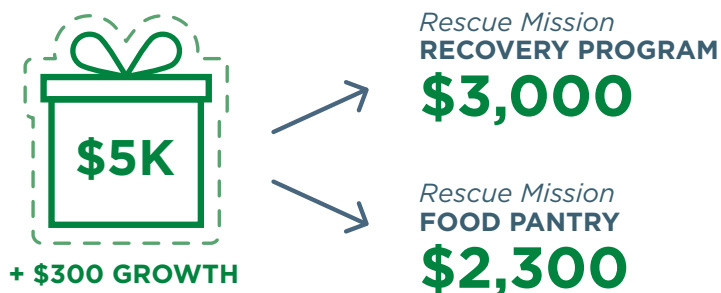
Randy I. | Oklahoma City, OK

KEY BENEFITS

- 1 Give To Your Passion**
Use your SCF to fund specific projects — building campaigns, scholarships, or whatever you're passionate about. You can be sure your gift is making the right impact at the right time.
- 2 Multiply Your Giving**
Your contributions are invested and grow tax-free, maximizing Kingdom impact when you're ready to grant funds.
- 3 Fund With Your IRA**
SCFs can receive qualified charitable distributions of up to \$105,000 annually from your IRA, reducing your taxable income while supporting your ministry of choice. If you take the standard deduction, you can receive tax advantages without itemizing your deductions.
- 4 Enjoy Flexibility, Freedom And Ease**
Contribute to your SCF and make grants immediately, or build toward a specific project. You can also create a customized distribution plan or contribute to and invest in an endowment to support your ministry even after you're gone.

GIVING EXAMPLE

Jane Sims has always been passionate about giving to alleviate homelessness. Using \$5,000, Jane opened a SCF with WatersEdge to support a local rescue mission, receiving an immediate tax benefit from the gift even though she didn't disburse the funds immediately. After the account grew through investment, Jane made grants from her SCF to the mission's recovery program, and then later to the food pantry. WatersEdge handled the administrative side, sending checks to the mission on her behalf.



Get Started At:
WatersEdge.com/SCF

Single Charity Fund Application

To open a single charity fund, please complete and return the following form to WatersEdge by email, fax, or mail.

Email: give@WatersEdge.com
Fax: 405-948-7862
Mail: WatersEdge
3800 N. May Ave.
Oklahoma City, OK 73112

Contact Information

As the donor, you are the account's fund advisor. Fund advisors are authorized to suggest investment allocations and to advise on the timing of grant recommendations to the single charity designated in this agreement. 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 from any of the single charity fund advisors' named 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 single charity 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 single charity fund:
(If no option is chosen, we will assume no access.)

☐ Access and Authority to Make Grants ☐ Access for Review Only

Successor Advisor Information

You can name a trusted family member or friend to make decisions regarding your single charity fund should you pass away with a balance in your account. Known as a successor advisor, this individual is authorized to suggest investment allocations and to advise on the timing of grant recommendations to the single charity designated in this agreement; 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: _____

In the event Donors are not living and there are no successor advisors available, WatersEdge will distribute any remaining funds to the charity designated herein.

Fund Details

What would you like to name the fund? _____

For Example: The Smith Family Single Charity Fund, The John 3:16 Single Charity Fund, The Main Street Church Single Charity Fund, etc. The single charity fund name and your name will appear on all of the fund correspondence, as well as the correspondence that accompanies grants (distributions) from the single charity fund.

Fund type (choose one):

- ☐ Individual
- ☐ Family
- ☐ Company

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

Single Charity

Please list the name, contact information, and tax ID number for the single charity you wish to irrevocably designate to benefit from this fund. In the event that the designated charity ceases to exist, fails to qualify as a tax-exempt organization or public charity under Section 501(c)(3) of the Internal Revenue Code, or is ineligible to receive tax deductible contributions under Sections 170(c) and 170(b)(1)(a) of the Internal Revenue Code, WatersEdge may distribute assets to another charity at its discretion.

Name of Charity: _____

Mailing Address: _____ City: _____ State: _____

Zip: _____ Tax Identification Number (if known): _____

- ☐ Please identify this gift as ANONYMOUS to the single charity I am supporting.
- ☐ Please share my name with the single charity I am supporting.
 - ☐ Immediately
 - ☐ At the time of distributions
 - ☐ Only upon my death

Gift Details

Anticipated Initial Funding Amount: \$_____

Asset & Tax Information

Asset descriptions assist WatersEdge in accurately preparing tax projections and the tax receipt.

☐ Cash or Cash Equivalent ☐ IRA Charitable Rollover ☐ Other Asset: _____

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

Cost Basis: _____ Approximate Present Value (if known): _____

Gifting 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:

First \$250K	0.75% of balance
Next \$250K	0.60% of balance
Next \$500K	0.35% of balance
Over \$1m	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 or Ministry
- ☐ Presentation
- ☐ Website
- ☐ Social Media
- ☐ WatersEdge 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*) 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 single charity fund. I also acknowledge that grants from this fund may only be made to the irrevocably designated single charity named in this agreement. Further, I understand that my communication regarding the single charity 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/ADDITONAL FUND ADVISOR SIGNATURE*

DATE

**Required*



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