



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
300 Johnny Bench Dr., Suite 200
Oklahoma City, OK 73104

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 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.

_____ **% Global Equity Pool**

The Global Equity Pool is a low-cost globally diversified equity fund investing across market capitalizations and geographies, including large- and small-cap companies in the U.S., developed international markets, and emerging markets. It is allocated 83% Developed Markets (both Domestic and International), 10% Emerging Markets, and 7% Domestic Small Cap Markets.

The Global Equity Pool is a pool that offers broad exposure in roughly the same allocation of the global universe of public equity securities. The Global Equity Pool is best suited for those who desire to achieve greater potential returns for all or a portion of their portfolio. This pool is benchmarked to the MSCI ACWI Index.

_____ **% Fixed Income Pool**

The Fixed Income Pool provides capital preservation and income from a diversified portfolio of income-oriented assets. It is allocated 50% to a portfolio of US Government and Corporate bonds and 50% to a portfolio of loans made to Churches.

The Fixed Income Pool is best suited for those who desire capital preservation and income for all or a portion of their portfolio. This pool is benchmarked to the Bloomberg US Aggregate Bond Index.

CASH

_____ **% Institutional Cash Fund** *(most common choice)*

The Institutional Cash Fund is designed as a money-market investment vehicle.

The Institutional Cash Fund is best suited for those who desire their assets to be invested in cash and cash alternatives that bear little to no risk of loss and have a predetermined rate of return.

_____ **% 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.

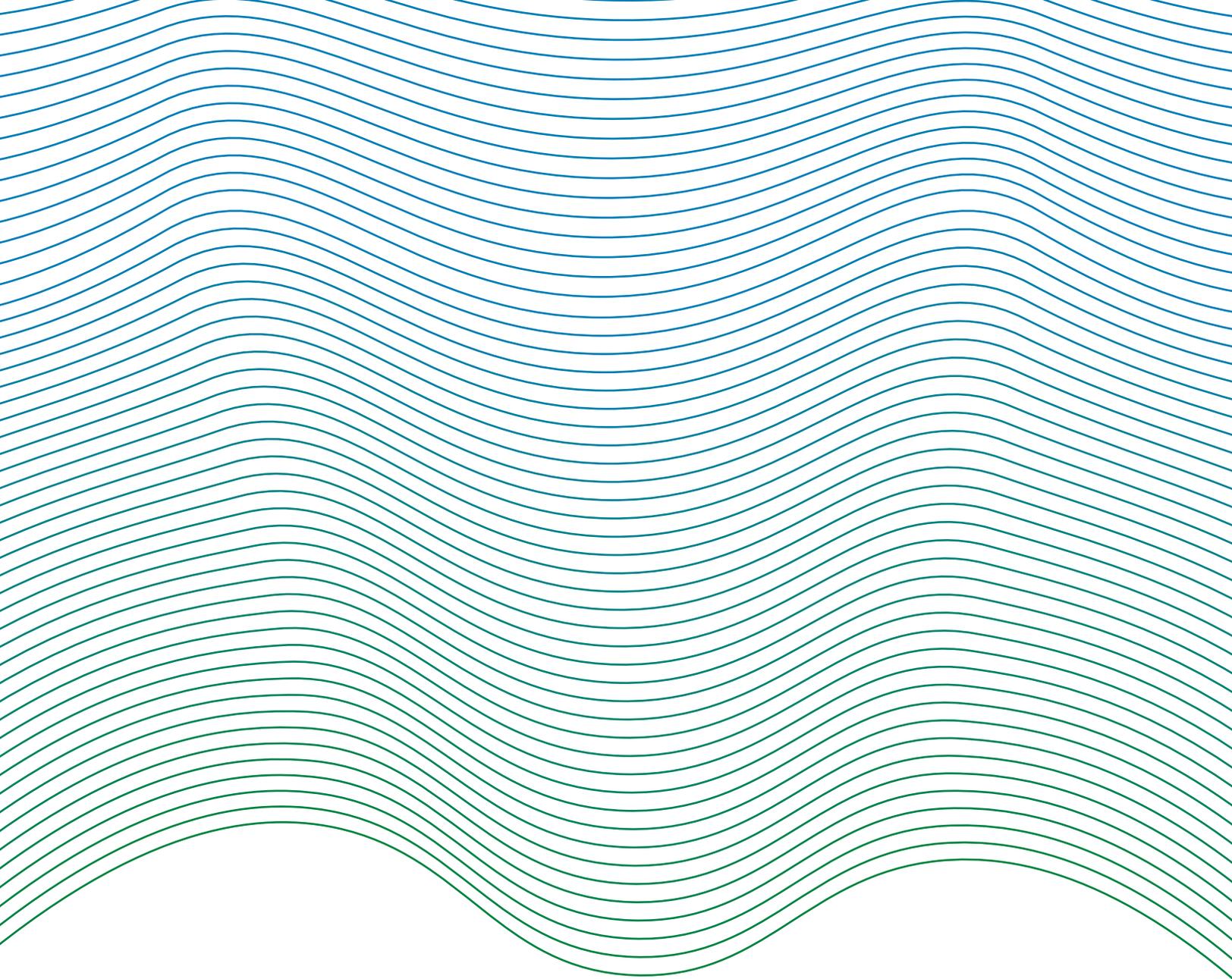
DONOR/PRIMARY FUND ADVISOR SIGNATURE*

DATE

DONOR/ADDITIONAL FUND ADVISOR SIGNATURE*

DATE

**Required*



300 Johnny Bench Dr., Suite 200
Oklahoma City, OK 73104

800-949-9988
WatersEdge.com