

Fund Types

| | AGENCY ENDOWMENT | COMMUNITY SAVINGS ACCOUNT | DESIGNATED FUND | DONOR ADVISED FUND | FIELD OF INTEREST FUND | SCHOLARSHIP FUND | NONPERMANENT FUND |
|------------------------------------|---|---|---|---|---|---|---|
| Annual Fees* | 0.9% of fund balance assessed over four quarters. | 0.9% of fund balance assessed over four quarters. | 0.9% of fund balance assessed over four quarters. | 0.9% of fund balance assessed over four quarters. | 0.9% of fund balance assessed over four quarters. | 1.0% of fund balance assessed over four quarters. | 3.0% of fund balance, assessed over four quarters, plus a \$500 minimum fee assessed at fund inception. |
| Minimum Principal Balance** | \$10,000 | \$10,000 | \$10,000 | \$10,000 | \$10,000 | \$25,000 | Donor Advised-\$10,000 Scholarship-\$25,000 |
| Duration of funds | Perpetual | Perpetual | Perpetual | Perpetual | Perpetual | Perpetual | Duration of fund will be handled by "Inactive Funds Policy." |

How we invest

Endowed funds are invested in a diversified long-term portfolio that includes domestic and international equities and fixed-income securities.

No earnings are posted to a nonpermanent fund.

Distributions

Annually, 4.5% of your fund's average value is available to distribute. Endowed funds must be invested for a minimum of 12 months before being eligible for distributions.

Endowed fund holders may designate up to 10% of their original gift as spendable.

Nonpermanent funds require distributions of \$1,000 or greater.

Why recommend SDCF?

SDCF offers flexible gift opportunities, smart tax benefits, efficient management and simplified paperwork.

*Fees reduced for fund balances over \$1 million (scholarships and nonpermanent funds excluded)

**Endowed funds can be started with any dollar amount, but minimum principal balance must be met prior to allowing distributions