



Partnering Finance with Purpose.®

Nurturing the Faith for Future Generations

Endowment Guide for Individual Donor Advised Funds

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LutheranLegacyFoundation.org

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Create a Lasting Legacy

An Individual Donor-Advised Fund at Lutheran Legacy Foundation (LLF) provides a flexible, long-term way to support charitable causes. Donors make contributions to a permanent endowment, receive immediate tax benefits, and recommend grants to their chosen charities over time, retaining advisory privileges for themselves or designated successors. The principal remains invested while earnings are used for giving, with LLF handling fund management, distributions, and administration—amplifying long-term impact through matching grants that extend the reach of each gift.

- ✓ **A permanent fund that keeps it's principal invested.**
- ✓ **Earnings are used to support; Ministry, Education, & Service Work.**
- ✓ **Helps ensure long-term sustainability of Lutheran organizations.**



✓ **Easy Application**

We have a simple, straightforward process, with minimal paperwork and unnecessary hassle.

✓ **Matching Grants**

We provide matching starter and accelerator grants to help you maximize your investment impact.

✓ **Professional Management**

We partner with strategic experts and resources to drive optimal, enduring performance for your endowment.



CHURCHES



SCHOOLS



CAMPS



SOCIAL SERVICES

DONOR



LLF FUND



INVESTMENT



DISTRIBUTION

Application

APPLICATIONS ARE STRAIGHT FORWARD, & LLF IS HERE TO ASSIST YOU OR YOUR COMMITTEE THROUGH THE PROCESS, PROVIDING RECOMMENDATIONS IF NEEDED.

An application for the Individual Donor-Advised Fund, is available on our website. They are straightforward, and we are happy to assist you or your family with the process and provide recommendations if needed.

You may donate to a variety of organizations, as long as they are qualified as charitable by the IRS. Your fund is a charitable entity, and as such, others may donate to it and receive a tax benefit if your fund's purpose fits their interests.

Applications are available at:
LutheranLegacyFoundation.org



Matching Grants

This is the one area where Lutheran Legacy Foundation is different. LLF matching grants are designed to help kickstart and accelerate the growth of an endowment and provide an instant return on your investment.

Startup + Accelerator Match

Build your fund steadily and be rewarded along the way. With this option, each \$5,000 gift to your Individual Designated Fund is matched by LLF with a \$1,000 bonus, up to five times per fund for a total possible match of \$5,000. It's a measured, flexible path—faithful giving over time, strengthened by purposeful encouragement.

Founding Legacy Match

Start strong with an Individual Designated Fund at Lutheran Legacy Foundation. When you open a fund with an initial gift of \$20,000 or more, LLF adds a one-time \$5,000 bonus match, immediately increasing the principal of your fund. It's a decisive beginning—your generosity, reinforced at the outset, positioned to support the ministries you care about for the long haul.

EXAMPLE #1

Initial Investment	(Standard Startup Match)
\$5,000.....	\$1,000
Future Gifts	(Accelerator Grant)
\$20,000.....	\$4,000
Total Grants Given	\$5,000

EXAMPLE #2

Initial Investment	(Founding Legacy Match)
\$20,000.....	\$5,000
Total Grants Given	\$5,000

The matching grants are subject to a withdrawal policy, which means if an organization takes out more than half of its invested funds, LLF will retain the principal of the match amount.

Contributions

The minimum contribution to open a donor-advised fund is \$5,000. Once established, contributions may be made in any amount, at any time, by any donor. Contributions can consist of a wide variety of assets including cash, mutual funds, securities, and in certain cases real estate.

Distributions

The donor, or their designee can make grant recommendations to benefit charities that are important to them and their family. The donor decides when to make grant recommendations and how much to grant to each charity. They can receive recognition for the donations or remain anonymous.

Withdrawal Policy

The assets used to establish an individual endowment are tax deductible. Therefore, they are non-refundable.

Other Considerations

Per IRS guidelines, qualified charitable distribution (QCDs) from an individual's IRA, continue to be ineligible for a donation to donor-advised fund.

Fees

For an (LLF) agency account (churches, schools, service organizations), LLF charges a single fee based on the balance in the account.

• **For account balances under \$1,000,000, LLF charges 1.25% management fee**
ASSESSED AS 1/12 OF 1.25% PER MONTH

• **For account balances over \$1,000,000, LLF charges 1.00% management fee**
ASSESSED AS 1/12 OF 1.00% PER / MONTH

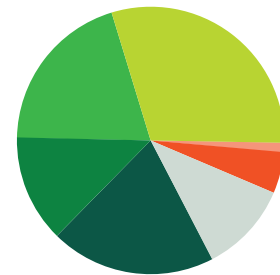
The fees are all inclusive. There are no additional administrative or distribution fees.

Performance

Lutheran Legacy is a community foundation which allows LLF to pool our funds. For individual endowments and donor advised funds, LLF offers the Growth Portfolio model - which targets an 88% equity/12% fixed income asset allocation mix

Our most recent performance data for you to utilize is available upon request.

Growth Portfolio



- 30% Large Cap
- 20% Mid Cap
- 20% International
- 13% Small Cap
- 11% Fixed Income
- 5% Alternative Investments
- 1% Cash & Equivalents



**LUTHERAN
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FOUNDATION

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