


## The Right Fit: Charitable Tools and Options



**E**ach individual, family or organization we work with has unique charitable interests and unique financial circumstances. We help you to make the most of both, so you receive the greatest results and satisfaction from your philanthropy.

### Ways to Give

To create a fund at the East Bay Community Foundation, you can use a range of assets and receive the highest tax deduction allowed by law for your gifts.

**Cash.** Fully deductible up to 50% of a donor's adjusted gross income in any year. Unused deductions may be carried forward for up to five years.

**Stock.** Long-term, appreciated stock is deductible at the full-market value of the stock on the date of the gift, up to 30% of adjusted gross income in any year. Unused deductions may be carried forward for up to five years. You avoid paying capital gains tax on your stock and are able to apply the full value of the gifts to achieve your charitable goals.

**Mutual Fund Shares.** May be given by transferring ownership to the Foundation at the mutual fund company registry. Deductible at full-market value on the date of transfer of ownership, up to 30% of adjusted gross income with a five-year carry forward.

**Restricted Stock.** We work with you to comply with the requirements of the stock's restrictions. Tax deductible according to the nature of the restrictions, up to 30% of adjusted gross income, with a five-year carry forward.

**Real Property.** Both commercial and residential property can be donated. Deductible up to 30% of adjusted gross income with a five-year carry forward.

**Life Insurance Policies.** New or existing whole life insurance policies provide a tax deduction for their cash value. Premiums for new and existing policies may also be tax deductible.

**Other Assets.** May include limited partnerships, pre-IPO stock and appreciated personal property. We help you with the gifting of complex assets such as these.

*“The folks at the Foundation made the whole process simple...we immediately felt comfortable doing business with their people. Their guidance has been solid — first rate all the way.”*

*— Jeremy Wagner  
Renaissance Fund*

Our professional staff is ready to help you identify the best tools to serve your interests. We take care of all the details and paperwork so you can focus on your charitable dreams. Call our Development Office at 510/836.3223 to learn more.

## Charitable Fund Options

We offer a range of charitable-giving funds and can help you select the type of fund that best suits your charitable objectives and desired level of involvement in recommending grants. Any of these funds can be established in your name, in the name of your family or business, or in the name of someone you wish to honor. Or, you may select a name that protects your confidentiality. Grants distributed from the fund you establish are awarded to charities in the name of that fund.

**Foundation Support Fund.** Provides the most flexibility in its use, enabling the Foundation to respond to emerging community needs. Funds may carry the donor or family name in perpetuity. A Support Fund allows the Foundation to deploy your fund for the most pressing needs, even when those needs change over time.

**Field of Interest Fund.** You focus the fund on an issue or field of need you care about when you establish the fund. You can choose to be involved in recommending grants or entrust grantmaking to the discretion of the Foundation's professional staff.

**Donor Advised Fund.** Because of their flexibility, donor advised funds are popular with donors or families seeking active involvement in philanthropy. You are able to chart the course of your giving according to your values and interests. The Foundation staff is at your service to help you address the needs and causes you care about most.

**Designated Fund.** Allows you to designate your fund for a specific nonprofit organization or purpose in perpetuity. Through these funds, nonprofits receive reliable, ongoing support. You name the organization and the terms of your gift. We distribute the grants accordingly.

**Scholarship Fund.** Allows you to support the academic achievement of students, from preschool to the postgraduate level. May target specific fields of study or academic institutions, levels of achievement, or other criteria you establish.

**Testamentary Funds or Bequests.** Guarantees that your charitable intentions are fulfilled after your lifetime. The fund can be established with a gift from your estate, either by a bequest via your will or through a planned gift. We work with you to write a fund agreement that describes how you would like your fund to operate.

**Supporting Foundation.** A distinct legal entity with its own board and grantmaking control that resides within the East Bay Community Foundation and qualifies as a public charity. Offers comparable benefits to a private foundation without all of the administrative burdens. An option for donors with charitable assets of \$1 million or more.

