

Simplify your giving with a donor-advised fund

Your philanthropic gifts effectively change the world around you. Now it's time to give to your favorite causes in a way that's simple, flexible, and even more tax-advantageous:* a donor-advised fund (DAF) that's powered by the Lincoln Community Foundation (LCF) and investments managed by Union Bank & Trust.

A DAF is a popular and convenient tool that simplifies annual giving and recordkeeping. This type of fund helps you control the timing of your gifts because you take the tax deduction when you make a gift to your fund, then you can recommend charitable donations when you want, whether it's monthly, annually, or at any time in the future.*

The partnership between LCF and UBT has many advantages:

- > You'll be able to log into your LCF account to submit grant requests, view your giving and grant history, and review your account balance.
- > LCF pays grants twice per month, around the 15th and the last day of the month.
- > LCF also provides the due diligence for each grant request to ensure the nonprofit's tax status is in order.
- > A DAF is a great way to reduce appreciated stock positions and help avoid potential capital gains.
- > Your DAF account will be separate and unique, rather than being managed in a pool of other accounts.

Please see reverse for details about further stipulations and things to know about DAFs.

UBT Union Bank & Trust®

*Content is informational only. Union Bank does not provide tax and/or legal advice. Please consult with your own tax advisor.

877.315.0298 | ubt.com/DAF

Investment products: Not FDIC Insured—No Bank Guarantee—May Lose Value



A smart way to give

Working with the Lincoln Community Foundation and Union Bank & Trust helps ensure all of your bases are covered for your donor-advised fund. Below, we've outlined a few important stipulations and designations for these accounts.

- > Grantee organizations must be qualified tax-exempt 501(c)(3) public charities or governmental entities. Some examples include houses of worship, community libraries or parks, arts or human services organizations, and educational institutions.
- > Grants may not be political contributions or donations to private foundations.
- > You may not use required minimum distributions (RMDs) from an IRA to make contributions to your DAF.
- > A minimum of \$10,000 is required to open.
- > Your DAF account will be invested in low-cost, passive exchange-traded funds (ETFs). Accounts may also invest in individual stocks and bonds depending on guidelines set forth by LCF and the size of the account.
- > LCF policy parameters will also inform asset allocation and how conservatively or aggressively the account will be managed.

At UBT, your philanthropic efforts have people. Give us a call at 877.315.0298 and we'll be happy to answer any questions about getting set up with a DAF for your charitable donations.

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