WaterStone Charitable Giving Guide

GIVING FUND APPLICATION

Your trusted partner in charitable giving solutions.

waterstone.org

▸ Part I: Fund Name

Naming Your Giving Fund

Many donor advisors choose a family name or a name that has special meaning to them.*

Fund Name Examples: Parker Family Giving Fund, Jonah 2:9 Family Fund, Blessing Fund, JSK Legacy Fund, Jim and Carol Stewardship Fund

**Please do not include the word 'Trust' for legal clarity.*

Fund Name: _____

Giving Fund Advisor (Donor Name) _____ Birth Date _____

Email _____ Phone _____

Giving Fund Advisor (Donor Name) _____ Birth Date _____

Email _____ Phone _____

Relationship ☐ **Spouse** ☐ **Son** ☐ **Daughter** ☐ **Other** _____

Address _____

City _____ State _____ ZIP _____

▸ Part II: Recommended Purpose/Mission

Your Fund Purpose Statement helps communicate the heart, goals, and intended impact of your fund. This statement is fully customizable and can be as broad or as specific as you would like. Some donors choose to include guiding Scripture, others list organizations or ministries they hope to support, while some highlight a particular cause or area of impact that is meaningful to them. Your statement can also be updated or revised at any time upon request.

Use the examples below as inspiration when creating or updating your Fund Purpose Statement:

- To serve individuals and families in need through local and regional nonprofit organizations.
- To glorify God and bless others through charitable giving.
- To support Christian ministries and organizations

Fund Purpose Statement:

The purpose of this Giving Fund is to provide support to 501(c)(3) organizations. We will recommend distributions to qualified 501(c)(3) organizations and ministries in harmony with WaterStone policies. Organizations will be reviewed and approved again prior to processing distributions.

Part III: Method of Funding

Select all that apply. You may fund your Giving Fund immediately, in the future, or both.

Immediate Funding

☐ **Cash $** _____

☐ **Non-Cash Property**

(Examples include appreciated stock, real estate, business interests, or oil and gas interests.)

Asset Type	Description / Location (if applicable)	Estimated Fair Market Value
_____	_____	$_____
_____	_____	$_____
_____	_____	$_____

For additional assets, please attach a separate sheet.

Deferred Funding

☐ **Bequest** — Source: ☐ **Will/Living Trust** ☐ **IRA or Retirement Account**
☐ **Other**_____, *Estimated Present Value $*_____

☐ **Charitable Trust** Type of Trust _____ *(Please attach copy of trust)*

Initial Value $ _____ Current Value $ _____

Trust Term (select one): ☐ **Term of** ____ **years** ☐ **Lifetime(s)**

Payout Rate _____ Birth Date(s) of Income Beneficiaries _____

☐ **Life Insurance or Annuity** *(Please provide original policy and all insurance agreements).*

Policy # _____ Face Value **$** _____

Insurance Carrier _____ Agent _____ Telephone _____

Mailing Address _____

City _____ State _____ ZIP _____

☐ **Gift Annuity Remainder Interest Value $** _____

Birth Date(s) of Income Beneficiaries _____

Part IV: Investment Advisement

Giving Funds with a balance less than $25,000 are paid a savings account interest rate.

Giving Funds that maintain a minimum balance of $25,000 are eligible to be invested in one of the WaterStone Investment Pools (options include fixed income, conservative, moderate and aggressive pools).

Giving Funds that maintain a minimum balance of $200,000 are eligible for:

- Investment in private or alternative strategies
- Management by your chosen Investment Advisor (Subject to WaterStone approval and completion of the WaterStone Fiduciary Statement / Investment Model Selection form). Contact WaterStone to discuss this option at 719-447-4620 or givingstrategies@waterstone.org.

I recommend the Investment Advisor listed below:

Name _____

Firm _____ Address _____

City _____ State _____ ZIP _____

Email _____ Phone _____

Investment Advisor Permissions (select one): ☐ FULL access, including authority to recommend grants.
☐ Read only access.

Part V: Succession Plan

WaterStone recommends that all fund holders create a plan for their Giving Fund. Creating a plan ahead of time allows us to continue the work you set out to do when you created the fund. A succession plan can be as simple or as customized as you wish.

A few options people commonly select are:

Legacy – Pass on your fund to one or more successor advisors. In this option, you can put any guardrails you feel are necessary. For example, you could require two of three advisors to agree for a grant to be recommended.

Stewardship – Split your fund into multiple funds that each of your successors will steward as their own Giving Fund.

Kingdom Impact – Leave your fund to a charity of your choice. In this option, you can choose one or multiple charities to receive a lump-sum gift or to receive gifts over time.

- **Planned Distributions:** Recommended charities and ministries receive grants annually from income only, up to 5% of the fund value, in perpetuity (for funds of $25,000 or greater).
- **Fixed-Term Distributions:** Recommended charities and ministries receive funding for a term of years ($25,000+ minimum).
- **Immediate Distribution:** Recommended charities and ministries receive a one-time grant in the percentages indicated.

Custom – Combine any of these options to craft a plan that honors the original intent of your fund.

Successor Advisors

A successor advises your WaterStone account in the event of your passing or incapacity. If no Successor Advisor is named, WaterStone, under direction of the Board of Directors, shall make grants consistent with your last advised purpose.

Successor Advisor Permissions (select one):

☐ FULL access, including authority to recommend charities and update existing purpose.

☐ Read only access (cannot change charities or purpose).

Successor Advisor 1. ☐ *Primary Point of Contact*

Name _____

Relationship ☐ **Son** ☐ **Daughter** ☐ **Other** _____

Address _____

City _____ State _____ ZIP _____

Email _____ Phone _____

Successor Advisor 2. ☐ *Primary Point of Contact*

Name _____

Relationship ☐ **Son** ☐ **Daughter** ☐ **Other** _____

Address _____

City _____ State _____ ZIP _____

Email _____ Phone _____

Successor Advisor 3. ☐ *Primary Point of Contact*

Name _____

Relationship ☐ **Son** ☐ **Daughter** ☐ **Other** _____

Address _____

City _____ State _____ ZIP _____

Email _____ Phone _____

For additional successors, please use a separate sheet.

For each successor advisor listed, I would like to do the following:

☐ Split the fund into a new Giving Fund for each successor

☐ Keep the fund as one Giving Fund with a single/multiple successor(s). ***Please select one Primary Point of Contact above.***

Special Instructions

▸ Part VI: Charity Beneficiary

Please list the qualified 501(c)(3) charities and ministries you recommend to receive grants from your Giving Fund. This plan is advisory and may be updated at any time by contacting WaterStone.

List charity names, addresses, EIN if known, % share and any other pertinent information of your preferred charities and ministries, with percentage share. If no percentage is indicated, distributions will be made equally.

Note: *Organizations and ministries must be qualified 501(c)(3)s that are in harmony with WaterStone's Statement of Faith. Organizations will be reviewed and approved prior to processing distributions.*

Distribution Type – *Please choose your preferred distribution type.*

☐ **Planned Distributions**
Recommended charities and ministries receive grants annually from your fund (for funds with $25,000 or greater). Please select your preferred distribution basis:

- ☐ **Default rate:** *5% of fund value annually, regardless of investment performance.*
- ☐ **Investment earnings only:** *Distributions are limited to actual earnings/income generated by the fund each year (like an endowment).*
- ☐ **Alternate percentage:** _____*% of fund value annually.*
- ☐ **Set dollar amount:** _____ *annually (subject to available fund value).*

☐ **Fixed-Term Distributions**
Recommended charities and ministries are to receive funding for a term of _____ years ($25,000 minimum).

☐ **Immediate Distribution**
Recommended charities and ministries are to receive a one-time grant in the percentages indicated.

How did you hear about us?

Statement of Understanding

By completing and signing this application, we certify that we understand the nature of Giving Funds and will conduct our activities in compliance with the regulations of the Internal Revenue Code. We will abide by the policies and conditions set forth by WaterStone which in some instances, exceed government requirements. We understand that in order for our contributions to qualify as an income tax deduction, our gift is irrevocable, and the ownership and custody of our donated funds and property will be fully relinquished to WaterStone, that our communication regarding the fund is advisory only and that ultimate decisions and control relative to each of these issues are the responsibility of WaterStone. We acknowledge and understand the current Pricing Schedule. We acknowledge that WaterStone may send copies of correspondence and provide Online Fund View to our recommended Professional/Investment Advisor. We agree that this document and any others relating to this application, whether original, faxed, or electronic, will be deemed original.

We have read the WaterStone Statement of Faith.

☐ in full agreement
☐ *not* in full agreement

APPLICANT/GIVING FUND ADVISOR
If a second Giving Fund Advisor is listed, I confirm that I am signing on behalf of both advisors and that the second advisor has reviewed and agrees to this application.

Name (Mr. Mrs., Miss or Ms.)

Signature Date

WaterStone Statement of Purpose

MISSION: Honoring God. Serving Givers. Building the Kingdom.
VISION: Empowering Generosity for Kingdom Impact
VALUES: Christ-Centered: Service, Integrity, Love

STATEMENT OF FAITH

1. We believe that the entire Bible is the inspired and inerrant Word of God; the only infallible rule of faith and practice.
2. We believe that there is one God, eternally existing in three persons; Father, Son and Holy Spirit.
3. We believe that Jesus Christ is the only begotten Son of God, conceived by the Holy Spirit, born of the Virgin Mary, and was true Man and is true God.
4. We believe that in this age, God manifests Himself through the Holy Spirit who is a distinct personality, eternally co-existent with the Father and the Son, whose basic task is to convict sinners, regenerate those who believe, and empower believers to live godly lives and in every way glorify the Father and the Son through His indwelling presence.
5. We believe that man was created in the image of God, that he sinned and thereby incurred not only physical death, but also spiritual death which was eternal separation from God and is upon all men.
6. We believe that the Lord Jesus Christ died for our sins according to the Scriptures, as a representative and substitutionary sacrifice, and that all who believe in Him are justified on the basis of His shed blood.
7. We believe that the Lord Jesus Christ was resurrected in body, ascended into Heaven, presently lives there for us as High Priest and Advocate, and that His personal, physical return to earth is imminent.
8. We believe that there will be a bodily resurrection of both the just and unjust, the just to everlasting blessedness of the saved and the unjust to the everlasting conscious suffering of the lost.

This Statement of Faith is a part of the incorporating documents of Christian Community Foundation, now doing business as WaterStone. Because the Board of Directors acknowledges that Christians have historically understood that the claims of Christ compel them to undertake a broad range of charitable and educational endeavors as well as direct Christian ministry, it is our passion to implement all recommended charitable giving as long as it is not contrary to this Statement of Faith, current policies of this organization, or current guidelines of the Internal Revenue Service.

ELIGIBLE GRANT RECIPIENTS

WaterStone seeks to encourage givers undertaking a broad range of charitable and educational endeavors as well as direct Christian ministries. Our passion is to implement all recommended charitable giving not contrary to our Statement of Faith, current policies, or current guidelines of the Internal Revenue Service. WaterStone however will not authorize distribution of charitable funds to advance activities that the Board of Directors deems to be inappropriate, in conflict with the Statement of Faith, or contrary to this organization's purposes, even though such purposes may be legitimate for tax-deductible donations.

The Internal Revenue Code specifically disallows charitable distributions which might:

- Provide private benefit to the giver or a related individual
- Pay dues or membership fees
- Purchase tickets to a charitable event or benefit, such as banquets, golf tournaments, auctions, or sponsorships
- Pay a pledge made by a giver to another charitable organization
- Pay for school tuition - except within the context of an established scholarship program
- Support charities on the terror-watch list
- Support a political party or candidate for election

WaterStone retains the ultimate right to determine approval or disapproval for distribution.

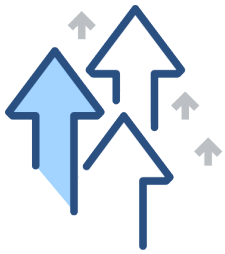
What's Next? How to Fund Your Account.

Give

Give cash or appreciated assets such as securities, business interests, and real estate.

Receive an immediate charitable deduction.

Avoid capital gains at the time of sale.



Grow

WaterStone holds or sells the asset and invests the proceeds in a Giving Fund.

Managed by WaterStone or an advisor the donor selects.

Investments grow free of tax.

Grant

Recommend grants to preferred charities, now or over time.

WaterStone performs due diligence on all recipients.

Options for anonymous giving are available.

Once your Giving Fund is open, you can contribute using any of the methods below.

Cash Contributions

- **Check:** Make check payable to "WaterStone" and mail to WaterStone, 10807 New Allegiance Drive, Suite 240, Colorado Springs, CO 80921. Please include the fund name and/or number on the check memo line.
- **ACH/Wire** *(Preferred Method for cash contributions)*: Contact us at givingstrategies@waterstone.org for account and routing details.
  - Direct donation authorization form is included on the next page if you would like for WaterStone to initiate the contribution.
- **Credit Card:** A 2.2%, 3.5% for AmEx fee applies to the donation value; the full amount is still tax deductible. The billing address used must match the address on file with your card company.
- **E-Check:** A 0.5% fee applies to the donation value; the full amount is still tax deductible.

Marketable Securities

To donate stocks, bonds, or mutual fund shares, contact your broker to initiate the transfer. WaterStone can provide the account and DTC transfer details your broker will need. Just reach out to **GivingStrategies@waterstone.org.**

Non-Traditional Assets

Real estate, closely held business interests (S-corp, C-Corp, LP, LLC shares, etc.), and other complex assets can also be gifted to your fund. Because these gifts involve additional documentation and review, please contact our Giving Strategies team early in the process at **GivingStrategies@waterstone.org** to discuss your specific asset and timeline.

Direct Donation Authorization Form

I (we) hereby authorize The Christian Community Foundation, Inc. dba WaterStone to initiate entries to my checking/ savings account at the financial institution listed below, and, if necessary, initiate adjustments for any transaction credited/debited in error. This authority will remain in effect until WaterStone is notified by me (us) in writing to cancel it in such time as to afford WaterStone and the financial institution a reasonable opportunity to act on it.

FINANCIAL INSTITUTION INFORMATION

Name of Institution _____

Address _____

City _____ State _____ ZIP _____

Routing Number _____ Type of Account ☐ Checking ☐ Savings

Account Number _____ Donation Amount* _____

Recurring Frequency ☐ Monthly ☐ Quarterly ☐ One Time

**Minimum withdrawal is $50.00. Funds will be withdrawn the last business day of the month.*
Your bank statement will show a deduction from The Christian Community Foundation, Inc. dba WaterStone.

GIVER INFORMATION

Giver Name _____

Giver Address _____

Giver City _____ Giver State _____ Giver ZIP _____

Giver Email _____ Giver Phone _____

Giving Fund (or Project) Name & Number _____

_____ _____
Signature Date

WaterStone & WaterStone Support Foundation Solicitation Disclosures

Charitable contributions are very much appreciated and are tax deductible as a charitable contribution allowed by law. WaterStone's latest financial report may be obtained by written request to our headquarters located in Colorado Springs. WaterStone, 10807 New Allegiance Drive, Suite 240, Colorado Springs, CO 80921. Website: www.WaterStone.org WaterStone and WaterStone Support Foundations are non-profit organizations filed under tax code 501(c)(3).

If you are a resident of the following states, you may obtain information directly by contacting:

ARKANSAS	Consumer Protection Division, 323 Center Street, 200 Tower Building, Little Rock, AR 72201
CALIFORNIA	Registry of Charitable Trusts, 1300 I Street, Suite 101, Sacramento, CA 95814
COLORADO	Office of The Secretary of State, 1700 Broadway, Suite 300, Denver, CO 80290
DELAWARE	Consumer Protection Unit, Carvel State Building, 820 N French St, Wilmington, DE 19801
FLORIDA	Division of Consumer Services, 2005 Apalachee Parkway, Tallahassee, FL 32399 "A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICES BY CALLING TOLL-FREE, WITHIN THE STATE, 1-800-HELPFLA, OR VIA THE INTERNET AT www.FloridaConsumerHelp.com. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL, OR RECOMMENDATION BY THE STATE." Florida Registrations #CH8609 & CH17283
GEORGIA	Office of The Secretary of State, 237 Coliseum Drive, Macon, GA 31217
ILLINOIS	Charitable Trust Bureau, 100 W. Randolph St., 11th Fl., Chicago, IL 60601. Contracts and reports regarding WaterStone and WaterStone Support Foundation are on file with the Illinois Attorney General.
IOWA	Office of Atty General, Consumer Protection, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319
MAINE	Office of Licensing and Regulation, 35 State House Station, Augusta, ME 04333
MARYLAND	Secretary of State, Charitable Organization Division, State House, Annapolis, MD 21401
MICHIGAN	Charitable Trust Section, 690 Law Bldg, 525 W. Ottawa Street, Lansing, MI 48913 MICS No. 22126 & No. 26251
MINNESOTA	Office of the Attorney General/Charities, 445 Minnesota Street, Suite 1200, St Paul, MN 55101
MISSISSIPPI	Office of The Secretary of State, 700 North Street, Jackson, MS 39202-3024. "The official registration and financial information of Christian Community Foundation, Inc. dba WaterStone & WaterStone Support Foundation may be obtained from the Mississippi Secretary of State's office by calling 1-888-236-6167. Registration by the Secretary of State does not imply endorsement by the Secretary of State."
NEVADA	Nevada Secretary of State's Office, Commercial Recordings Division, 202 North Carson Street, Carson City, NV 89701
NEW JERSEY	Office of Consumer Protection, 124 Halsey Street, 7th Floor, Newark, NJ 07101. "INFORMATION FILED WITH THE ATTORNEY GENERAL CONCERNING THIS CHARITABLE SOLICITATION AND THE PERCENTAGE OF CONTRIBUTIONS RECEIVED BY THE CHARITY DURING THE LAST REPORTING PERIOD THAT WERE DEDICATED TO THE CHARITABLE PURPOSE MAY BE OBTAINED FROM THE ATTORNEY GENERAL OF THE STATE OF NEW JERSEY BY CALLING (973) 504-6215 AND IS AVAILABLE ON THE INTERNET AT http://www.state.nj. us/lps/ca/charfrm.htm. REGISTRATION WITH THE ATTORNEY GENERAL DOES NOT IMPLY ENDORSEMENT."
NEW YORK	Attorney General, Charities Bureau, 120 Broadway, New York, NY 10271
NORTH CAROLINA	Secretary of State, 2 South Salisbury Street, Raleigh, NC 27601. "Financial information about this organization and a copy of its license are available from the State Solicitation Licensing Branch at 1-888-830-4989 (within North Carolina) or (919) 807-2214 (outside of North Carolina). The license is not an endorsement by the State."
OHIO	Charitable Foundation Section, 150 E. Gay Street, 23rd Floor, Columbus, OH 43215
OREGON	Department of Justice, 1515 SW 5th Avenue, Suite 410, Portland, OR 97201
PENNSYLVANIA	Bureau of Charitable Organizations, 207 North Office Building, Harrisburg, PA 17120. "The official registration and financial information of Christian Community Foundation, Inc. dba WaterStone & WaterStone Support Foundation may be obtained from the Pennsylvania Department of State by calling toll-free, within Pennsylvania, 1-800-732-0999. Registration does not imply endorsement."
RHODE ISLAND	Charitable Organization Section, 1511 Pontiac Ave, Building 69-1, Cranston, RI 02920
VIRGINIA	Financial statements are available from the State Division of Consumer Affairs, Department of Agricultural and Consumer Services, PO Box 1163, Richmond, VA 23218
WASHINGTON	Charitable Solicitation Division, 801 Capitol Way South, Olympia, WA 98504. Donors can obtain additional financial disclosure information from the office of the Secretary of State at 1-800-332-4483.
WEST VIRGINIA	West Virginia residents may obtain a summary of the registration and financial documents from the Secretary of State, State Capitol, Charleston, WV 25305. Registration does not imply endorsement.
WISCONSIN	Department of Financial Institutions, PO Box 7876, Madison, WI 53707