



A CAPSTONE GIVERS FUND, (OR A DONOR ADVISED FUND) AT CAPSTONE LEGACY FOUNDATION

Description of Services

For the individual families and corporations with the heartfelt desire to significantly influence your community during your lifetime, a Capstone Givers Fund (CGF) is an outstanding way to achieve your passion. Capstone will help you transform your assets into action. Not only will your contributions facilitate your current tax planning, but you will experience—in a greater way—God’s joy in giving. With additional testamentary funding by will, charitable trust, gift annuity, retirement plan or insurance policy, you and your family can leave your own personal stamp on history.

A Capstone Givers Fund allows you, the giver, to advise which ministries and causes receive funding. Your initial advice to the fund is given to Capstone via this agreement, which advises to whom, how much, and when to give from the fund. You may add or delete charities by letter, saving you the time and expense of changing wills, trusts, or other legal documents.

Characteristics

- A clear, specific purpose in accordance with the attached Capstone Legacy Foundation Statement of Purpose, as approved by the Board of Directors.
- Minimum initial deposit of \$1,000. (*except for deferred funds*); suggested initial contribution is \$5,000 (*except for deferred funds*)
- Grants may be recommended for 501(c)(3) organizations, scholarship programs, and Field of Interest Funds.
- Grants may be recommended by application for qualified charitable, religious, educational, scientific, and health related activities.
- Minimum grant amount of \$100.
- The Fund will be responsible for any legal or other direct expenses incurred on behalf of the fund.
- Investment of Fund assets is dependent on value. *Funds retaining \$25,000 or greater may select an approved investment pool, and may be invested through an approved investment or wealth advisor of your choice.*
- A deferred fund may be established to receive estate distributions upon donor’s death.
 - * *No minimum deposit*
 - * *No current fees*
 - * *Once funded, standard pricing schedule applies.*
 - * *For an immediate distribution, settlement and closure, 1% fee assessed.*



900 West Valley Road, Suite 203, Wayne, PA 19087
Voice: 610-688-8890 Fax: 610-688-8891 Email: info@capstonelegacy.org
Website: www.capstonelegacy.org

CAPSTONE GIVERS FUND (or DONOR ADVISED FUND) AGREEMENT

Part I FUND INFORMATION

Form with fields for FUND NAME (print), PRIMARY ADVISOR, BIRTH DATE, S.S.#, ADDRESS, CITY, STATE, ZIP, WORK PHONE, HOME PHONE, EMAIL, SECONDARY ADVISOR, BIRTH DATE, S.S.#, and Relationship (Spouse, Son, Daughter, Other).

Part II PROPOSED PURPOSE (attach a separate sheet, if necessary)

Large empty rectangular box for proposed purpose.

Please include guiding principle for distribution recommendations including names and addresses of qualified 501 (c)(3) nonprofit organizations to which distributions may be recommended. Indicate percentage of distribution to each charity. We will be happy to assist with selection of qualified charities.

Part III SUCCESSOR ADVISEMENT (Optional, in the event of your disability or demise, the Successor Advisor will retain the same advisory rights as Fund Advisor, as the rights you have.)

Form with fields for First and Second Successor Advisor: NAME, RELATIONSHIP, ADDRESS, TELEPHONE, CITY, STATE, ZIP.

If no Successor Advisor is named, the Board of Directors may make annual grants consistent with your purpose in the sole discretion of the Board.

Initial

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CAPSTONE GIVERS FUND (OR DONOR ADVISED FUND) AGREEMENT

Part IV INVESTMENT ADVISEMENT (\$25,000 or greater)

<input type="checkbox"/> I wish to nominate Capstone Legacy Foundation as investment advisor.
<input type="checkbox"/> I wish to nominate the Investment Advisor listed below.
NAME _____ FIRM _____
ADDRESS _____ CITY _____ STATE _____ ZIP _____
TELEPHONE _____ EMAIL _____

Part V METHOD OF FUNDING

IMMEDIATE FUNDING
<input type="checkbox"/> CASH: \$ _____
<input type="checkbox"/> NON-CASH PROPERTY <i>(Attach a separate sheet if necessary listing asset(s) you are considering gifting, including type of asset, location (if appropriate), estimated fair market value. Examples include appreciated stock, real estate, or Family Limited Partnerships. For certain types of assets, such as, for example, real estate or ownership interests in a business, please complete the agreement form for the Capstone Legacy Foundation Storehouse, a supporting organization of Capstone Legacy Foundation, instead of this agreement form.)</i>

DEFERRED FUNDING
<input type="checkbox"/> Charitable Remainder Trust <input type="checkbox"/> Unitrust <input type="checkbox"/> NIMCRUT <input type="checkbox"/> Annuity Trust <input type="checkbox"/> Lead Trust <i>(Please attach copy of trust)</i>
Initial Value \$ _____ Current Value \$ _____ Term of Years _____ or <input type="checkbox"/> Life
Payout Rate _____ Birth Date(s) of Income Beneficiaries _____
<input type="checkbox"/> LIFE INSURANCE OR ANNUITY <i>(Please provide original policy and all insurance agreements.)</i>
Policy # _____ Cash/Face Value \$ _____
Insurance Carrier _____ Agent _____ Telephone _____
Mailing Address _____ City _____ State _____ Zip _____
<input type="checkbox"/> GIFT ANNUITY REMAINDER INTEREST Value \$ _____
Birth Date(s) of Income Beneficiaries _____
<input type="checkbox"/> BEQUEST Estimated Present Value of Bequest \$ _____

By completing and signing this agreement, we certify that we understand the nature of Capstone Givers Funds and will conduct our activities in compliance with the regulations of the Internal Revenue Code. We have read the Capstone Legacy Foundation Statement of Purpose (attached) and are in full agreement. We will abide by the policies and conditions set forth by Capstone Legacy Foundation which in some instances, exceed government requirements. We acknowledge receipt of a current fee schedule and understand that fees will apply when the account is funded. 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 Capstone Legacy Foundation, 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 Capstone Legacy Foundation and are required to be in accordance with its Statement of Purpose (see attached). We agree that this document and any others relating to this agreement, whether original, faxed, or electronic, will be deemed original.

(SIGNATURES ON NEXT PAGE)

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CAPSTONE GIVERS FUND (OR DONOR ADVISED FUND) AGREEMENT

APPLICANT/FUND ADVISOR:

APPLICANT/FUND ADVISOR:

Name (Mr., Mrs., Miss, or Ms.) (Please print name)

Name (Mr., Mrs., Miss, or Ms.) (Please print name)

Signature Date

Signature Date

PROFESSIONAL ADVISOR

I hereby certify that I have informed the applicant of the nature of the Capstone Givers Funds, and the gift and tax implications of establishing such funds with Capstone Legacy Foundation.

Name of Professional Advisor

Signature Date

Name of Firm

Telephone

Address

City State Zip

Email Address

Acknowledged and Accepted:

CAPSTONE LEGACY FOUNDATION, INC.

By_ Signature

Print Name of Capstone Legacy Foundation Officer

Title

Date

CAPSTONE GIVERS FUND (OR DONOR ADVISED FUND) AGREEMENT

Statement of Purpose

MISSION

Capstone exists to educate and empower givers to increase generosity by planning strategically and establishing legacies to transform lives.

VISION

The Community one in Christ.

VALUES

Christ-centered, Earning Relationships, Evoking Passion, Empowering Intentional Stewardship, Prayer Guided, Sharing Living Legacies

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 that He 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, and that He sinned and thereby incurred not only physical death, but also spiritual death, which is eternal separation from God.
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, currently lives there for us as High Priest and Advocate, and that His personal, physical return to earth is imminent.
8. We believe in the bodily resurrection of the just and the unjust, the everlasting punishment of the lost, and the everlasting redemption of the saved.

These eight principles form the basis of how we determine which ministries and charitable organizations qualify to receive grants recommended by individual givers. Proposed grant recipients that are ministry related must sign the Statement of Faith. Others may not be required to sign the Statement of Faith, but they may not operate in contravention to it, as determined by our Board.

INELIGIBLE DISTRIBUTIONS

Capstone Legacy Foundation will not authorize the distribution of charitable funds to advance atheism, humanism, homosexual lifestyles, Marxism, anti-Americanism, abortion, violence, witchcraft, or any other activity that the Executive Leadership and/or Board of Directors might at any time deem to be inappropriate, in conflict with the Statement of Faith that is ascribed to by the Board of Directors, or contrary to the organizations' purposes, even though such purposes may be sanctioned by the Internal Revenue Service as legitimate purposes for tax-deductible donations and/or sponsored by other tax-exempt organizations. Capstone Legacy Foundation retains the ultimate right to determine whether the request for distribution may fall into one of the above categories.

Prohibited distributions as established by the Internal Revenue Code include, but are not limited to, the following:

- To provide private benefit to the donor or any other related individual
- To pay dues or membership fees
- To purchase tickets to a charitable event or benefit; such as, banquets, golf tournaments, auctions, or sponsorships
- To pay a pledge made by donor to another charitable organization
- To pay for school tuition—apart from an established scholarship program
- To support charities on the terror-watch list
- To support a political party or candidate for election

Initial

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CAPSTONE GIVERS FUND (OR DONOR ADVISED FUND) AGREEMENT

GUIDELINES:

- The fund must have a clear, specific purpose in accordance with the attached Capstone Legacy Foundation Statement of Purpose, as approved by the Board of Directors
- Minimum initial deposit of \$1,000. (*except for deferred funds*); suggested initial deposit is \$5,000 (*except for deferred funds*)
- Distributions may be recommended for 501 (c)(3) organizations, scholarship programs, and Field of Interest Funds
- Grants may be recommended by application for qualified charitable, religious, educational scientific and health related activities
- The Fund will be responsible for any legal or other direct expenses incurred on behalf of the fund
- A deferred fund may be established to receive distributions upon donor's death as indicated on page 3 of 6 above.
 - No minimum deposit
 - No current fees
 - Once funded, standard pricing schedule applied

INVESTMENT OPTIONS (based on average quarter balance)

- Funds with \$5,000 or more will receive an Indexed Money Market Return OR equivalent.
- Funds retaining \$25,000 or greater may select and retain an investment advisor who receives approval from Capstone, or may select an approved investment pool that is developed, approved, and monitored by Capstone

PRICING SCHEDULE:

Annual Administration:

First \$1M	1.25% *
Next \$4M	1.0% *
Over \$5M	Negotiable *
Minimum annual fee	\$300
Fund to fund transfers (on amount of transfer).....	2.0%
Transactional fees necessary to fulfill purposes of the fund (e.g., wire transfer fees).....	Cost

* - normally the fee is assessed on the average value of the fund during a calendar year. However, Capstone reserves the right to assess the fee on the total contributions to date if more than 50% of the fund balance is distributed within the calendar year.

Giving Non-Liquid Assets:

Any non-liquid assets (real estate, business interests, art work and collections, non-publicly traded securities or debt obligations, cars, boats, etc.) will be charged upon donation according to Capstone's non-liquid gift fee structure is as follows:

Contribution fee depending on the value of the non-liquid gift:

- First \$1M of value = 3% of value
- Next \$1M of value = 2%
- Balance = 1%

An annual due diligence fee may be assessed depending upon the complexity of the asset.

Any fees or other costs associated with the liquidation of the gift will be charged against the gross proceeds.

Publicly traded securities or debt obligations are not deemed non-liquid assets.

Special Services:

Donors choosing to recommend investment advice shall be responsible for investment fees as billed directly through their accounts.

Special requests may incur additional fees to be agreed upon at time of contract signing.

Although the Board of Directors reserves the right to change the fee structure at any time, we remain committed to maintaining the lowest pricing schedule possible, consistent with our ability to provide quality services.

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