

## OUR TYPES OF FUNDS

Whether you want to be highly involved in recommending funding choices or prefer to rely on our community experts to determine funding needs, The Catholic Community Foundation offers a variety of fund types to suit your personal philanthropic goals. As a donor you may contribute to any of our existing funds or establish one of your own. Our professional staff is well equipped to help you decide on the most effective ways your gift can make a difference in our community. The following is a brief description of the funds we offer.

“Consider this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully... Moreover, God is able to make every grace abundant for you, so that in all things, always having all you need, you may have an abundance for every good work.” *2 Corinthians 9:6,8*

### About Our Funds

- ▶ Simple to set up with our Fund Agreement
- ▶ Easy to contribute with a variety of giving options including cash, credit card, stock, cryptocurrency and complex assets
- ▶ Professionally managed by our investment advisor and our experienced investment committee
- ▶ Invested according to the United States Conference of Catholic Bishops' guidelines for Catholic investing
- ▶ Support organizations and ministries making an impact in our lives, our community and our world, today and **FOREVER**

[catholiccf.org/fund-types](http://catholiccf.org/fund-types)

Gather

Grow

Give



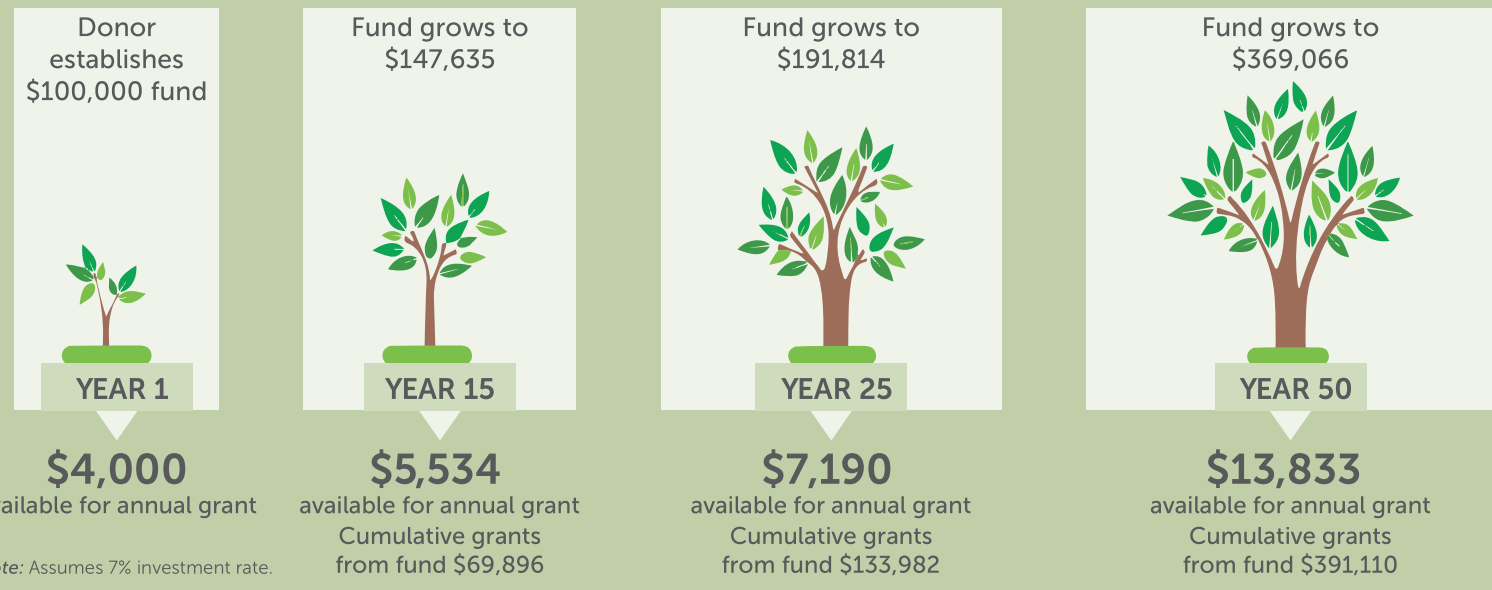
## Endowment Funds

Endowments are permanent funds invested to generate income for a particular area of ministry, organization or program **FOREVER**. The principal of the endowment is never drawn upon; we invest the principal and grant between 3% - 5% annually from only the interest and earnings.

These types of funds are critical to the long-term survival of parishes, schools and other organizations as they provide a permanent and reliable source of income over time. This is how, with your help, we are building **FOREVER VALUE** for our community.

### THE FOREVER VALUE OF ENDOWMENTS

This example shows how endowments grow over time, even as they generate annual grants.



### Our types of endowment funds:

#### Designated Endowment

This type of endowment is established to support a designated beneficiary, such as a parish, school or other organization. The Foundation invests and manages the fund and offers a distribution to the beneficiary once a year. The purpose of the grants (how the money can be used) is set when the fund is established.

[catholiccf.org/endowments](http://catholiccf.org/endowments)

#### Family Endowment

This endowment is established to create a family legacy that will last **FOREVER**. These funds usually carry the family name and continue to grant generation after generation to one or more ministries or organizations that are important to the family. The annual grants from a family endowment could be either restricted to a purpose or unrestricted.

[catholiccf.org/family-endowments](http://catholiccf.org/family-endowments)

#### Field of Interest (FOI) Endowment

This type of endowment is established to support a particular area of interest, such as liturgical music or social ministry programs. Our Field of Interest Endowments offer grants for programs once a year during the Foundation's Spring Grant Cycle where all qualified organizations are encouraged to apply for a grant. Unlike designated endowments, recipients of grants from these endowments may change every year depending on the merit of applications.

#### Current FOI Grant Categories

- ▶ Apolonia Andre Fund for Liturgical Music
- ▶ Clergy Leadership
- ▶ Family Life
- ▶ Lay & Religious Leadership
- ▶ Pastoral Ministry Training & Formation
- ▶ Parish Outreach
- ▶ Parish Stewardship

[catholiccf.org/grants/spring-grants](http://catholiccf.org/grants/spring-grants)

## Agency Funds

The Foundation offers other charitable organizations the opportunity to open an Agency Fund and pool their investments with the Foundation's assets, providing the benefits of larger funds such as a diverse investment portfolio, expert managers, and low investment fees. Agency Funds allow non-profits to save non-endowed dollars in a professionally managed fund that can generate investment income but also remains fully accessible to the organization. The Foundation also offers marketing and development support to help the organization grow the fund. It's a flexible, simple way for nonprofits to build a reliable source of financial support for future needs without the administrative burden.

[catholiccf.org/agency-funds](http://catholiccf.org/agency-funds)

## Donor Advised Funds

A Donor Advised Fund (DAF) is a tax-advantaged, convenient vehicle for donating to all the organizations you already support. A donor contributes to their private fund, and receives the full tax deduction for that gift in the year of the contribution.

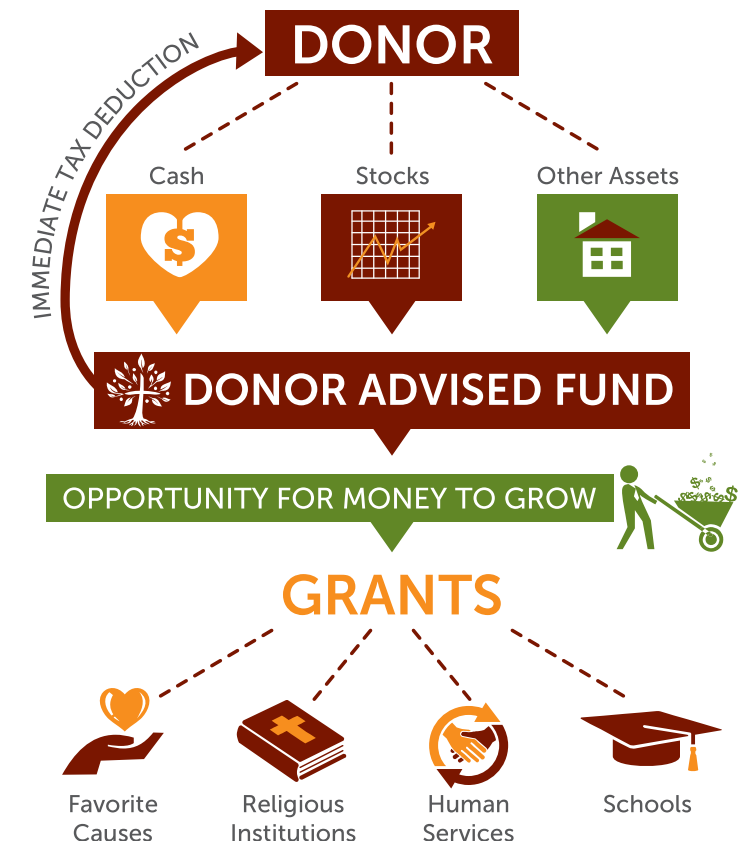
However, the donor does not need to grant immediately; he/she may take time deciding to whom and when to direct grants. In the meantime, the Foundation professionally invests the money and the fund grows tax-free.

- ▶ Grant to Catholic and non-Catholic charities anywhere in the United States
- ▶ Access your fund information and request grants via our online portal

[catholiccf.org/donor-advised-funds](http://catholiccf.org/donor-advised-funds)



"I like the freedom to give to charities all over the country, but I also appreciate the guidance that the Foundation provides by recommending local programs to consider for grants."  
C.S. Park, Donor Advised Fund Holder



Interested in opening or donating to a fund?  
Get more information at [catholiccf.org](http://catholiccf.org) or contact us at 408.995.5219



## Family Legacy Plan

A Family Legacy Plan helps simplify your charitable legacy. If you would like to leave money in your estate plan for more than one institution or fund, a Family Legacy Plan can help streamline your gift. This document will record all of the various beneficiaries of your legacy gift, percentages or dollar amounts you would like to give to each, and other special instructions or restrictions you may have.

The beauty of the Family Legacy Plan is that you only need to go to your lawyer (wealth manager, insurance provider, etc.) one time to name the Catholic Community Foundation as the beneficiary of the asset. Any changes of beneficiary, percentage, etc. are made to your Family Legacy Plan for free using the Foundation's simple forms.

“It feels good to give back to many worthy needs, and the structure of the Foundation can continue to carry on the spirit of what we set up for years to come.”  
*Ray and Susan Triplett, Family Legacy Plan holders*

### Simple example of a Family Legacy Plan:

Mr. and Mrs. Lee have named The Catholic Community Foundation in their estate plan as the beneficiary of 5% of their estate. They have a Family Legacy Plan with the Foundation which states:

- ▶ 50% of this gift will go toward establishing a Family Endowment in their name
- ▶ 25% of this gift will be added to their existing Donor Advised Fund which will be left to their children
- ▶ 15% of the gift will be deposited directly into their parish's endowment
- ▶ 10% of the gift will be given directly to their parish school

**Funds Minimums and Fees**

While there are no minimum amounts required for donations made to existing funds, establishing a new fund will require a minimum contribution to assure the fund reaches granting status as soon as possible. Fees on funds are calculated based on a percentage of assets to support the Foundation's operations. For additional details, please ask us about our current *Schedule of Fees & Minimums*.

▶ Contact Us

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