TOOLS FOR GIVING

Discover the benefits of a local Foundation

Items to consider when establishing a Donor Advised Fund

Comparing two approaches

<table>
<thead>
<tr>
<th>General Fund Requirement</th>
<th>Community Foundation of North Central Massachusetts*</th>
<th>Large Mutual Fund Company*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum gift to establish a fund (Individual)</td>
<td>$2,500 and contribute $10K within four years</td>
<td>$5,000</td>
</tr>
<tr>
<td>Minimum gift to establish a fund (Corporate)</td>
<td>$2,500 and contribute $10K within four years</td>
<td>$25,000</td>
</tr>
<tr>
<td>Minimum subsequent gift (individual)</td>
<td>Any amount</td>
<td>Any amount</td>
</tr>
<tr>
<td>Minimum subsequent gift (corporate)</td>
<td>Any amount</td>
<td>Any amount</td>
</tr>
</tbody>
</table>

**Fund Fee**

- Administrative Fee Charge. To see detailed fee structure, please visit our website at cfncm.org

<table>
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<tr>
<th>Money Management Fee</th>
<th>.56% (Long-term Fund)</th>
<th>.77% (Growth Fund)</th>
</tr>
</thead>
</table>

**WEIGHTED AVERAGE FEES**

(For balances up to $4.99M)

- 1.56% to 1.11%
- 1.37% to .995%

**Fee stays in the community**

- Yes
- No

**Local Impact**

- Knowledge of local needs?
  - Yes
  - No
- Knowledge of local institutions?
  - Yes
  - No
- Can leverage other support within the community?
  - Yes
  - No

**Fund Options**

- Minimum distribution amount
  - None
  - $50
- Annually distribution requirements
  - None
  - 5% of average net assets on a 5-year rolling basis

*A subject to change.

A smart decision

Many people are surprised to learn that opening a fund with their local community foundation is very advantageous when compared to a large mutual fund company. In addition to the Community Foundation’s competitive fees, there are several distinct advantages:

- Local knowledge of community needs.
- You aren’t required to make an annual distribution.
- The ability to leave a local lasting legacy.