



CONSIDERING CHARITY ADVISED ACCOUNTS

Charity Advised Accounts provide charities with an alternative to establishing a supporting foundation.

RAYMOND JAMES *Charitable*

MAKING IT EASY FOR DONORS TO GIVE

An endowment fund sends an important message to potential donors. It demonstrates that a charitable organization envisions a strong future, is capable of carrying out its mission, leverages gifts to build an ongoing legacy for donors and is a secure place to entrust significant contributions.

Raymond James Charitable's Charity Advised Account can establish an endowment fund in your organization's name, professionally manage and invest contributions, and protect the interests of your organization now and in the future.

ORGANIZATION BENEFITS

- Receive a long-term income stream
- Contributions are invested and professionally managed
- Protects assets from creditor claims
- Inexpensive alternative to maintaining a separate legal entity
- Eliminates potential conflict of interest issues

DONOR BENEFITS

- Immediate tax deduction
- Contributions are professionally managed to extend legacy
- May feel more confident in their planned giving decision

GETTING STARTED

A Raymond James Charity Advised Account may be established with a minimum, irrevocable contribution of \$25,000 in cash or marketable securities by your non-profit organization. Subsequent contributions can be made to your account in amounts of \$500 or more by any individual, corporation, trust, estate, foundation, governmental body or other organization.

Your board of directors should obtain and review the Raymond James Charity Advised Account Disclosure Brochure, and then discuss the advantages, disadvantages, risks, rewards and fees associated with this type of an account. If it decides to proceed, simply fill out the Account Application and Adoption Agreement, and complete a Board Resolution. You then name your Charity Advised Account and designate an Advisory Committee with a spokesperson to work with Raymond James Charitable on specific matters regarding the account. Contact your financial advisor or mail the forms along with your initial contribution to:

Raymond James Charitable
P.O. Box 23559
St. Petersburg, FL 33742

ARE YOU READY

TO ESTABLISH A CHARITY ADVISED ACCOUNT?

If the answer is yes to these questions, talk to your Raymond James financial advisor about establishing an account:

▼
Does your organization have strong leadership and management skills?

▼
Do you have a long-term vision for your mission?

▼
Is your organization financially stable?

▼
Do you have a significant track record of service?

▼
Do you have an existing, strong and diversified donor base?

Every calendar year, Raymond James Charitable will distribute 5% of the fair market value of your charity advised account to your organization.

YOUR DISTRIBUTIONS

Every calendar year, Raymond James Charitable will distribute 5% of the fair market value of your Charity Advised Account to your organization. You may request that the distribution be paid in annual, semi-annual or quarterly installments.

In the event of an extreme emergency, such as a natural disaster, theft, or building collapse, your Advisory Committee spokesperson may request a special distribution from the Charity Advised Account. This can take place only 12 months after the date of your original agreement, must be a minimum of \$5,000 and cannot cause the balance to drop below \$10,000.

You may submit requests to transfer the entire account balance to another donor advised fund, community foundation or other eligible institution if your Advisory Committee feels it's necessary and the other organization makes the same promise to donors as Raymond James Charitable.

For more information, call your Financial Advisor or Raymond James Charitable toll-free at 866.687.3863.

INVESTING

Your organization's Advisory Committee spokesperson may recommend that the endowment assets be invested in one of three investment objectives:

BALANCED – seeks to balance the generation of income, preservation of capital and growth of capital

GROWTH WITH INCOME – seeks to emphasize the growth of capital over the generation of income

GROWTH – seeks long-term capital appreciation; income may or may not be sought and will always be secondary

There can be no guarantee that any objective will be met.

You may request to change the investment objective up to four times per year. Requests will be considered by Raymond James Charitable during the board of directors' regularly scheduled quarterly meetings.

You should consider the investment objectives, risks, and charges and expenses of mutual funds carefully. The prospectus contains this and other information about mutual funds. The prospectus is available from your financial advisor and should be read carefully.

{ For additional information about the Raymond James Charity Advised Account, call your financial advisor or our toll-free number 866.687.3863 today. }

SIMPLE GUIDELINES

Minimum irrevocable contributions – \$25,000 in cash or marketable securities

Subsequent contributions – \$500 or more by any individual, corporation, trust, estate, foundations, governmental body or other organization

Complete the Application, Adoption Agreement Form and Board Resolution

Name your Charity Advised Account

Designate an Advisory Committee and spokesperson to work with the Raymond James Charitable

OVERSEEING YOUR GIFT

The board of directors currently has five members, three of whom must be independent of Raymond James Trust or its affiliates. The Board appointed Raymond James Trust N.A. to serve as its trustee and provide the day-to-day administration and management of Raymond James Charitable's assets.

Board members serve until the earliest of their death, resignation, removal by other Board members or adjudication of incapacity. Neither Raymond James Trust nor any of its affiliates may remove a Board member. Vacancies on the Board will be filled by a majority of the remaining independent members.

GIVING. SIMPLIFIED.

RAYMOND JAMES® *Charitable*

RAYMOND JAMES CHARITABLE
P.O. BOX 23559 // ST. PETERSBURG, FL 33742 // 866.687.3863 // FAX: 727.567.8040
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