

Donor advised fund disclosure brochure

Raymond James Charitable Endowment Fund (“Raymond James Charitable”) is a public charity that receives donations from individuals, corporations and others and then makes grants to various domestic charitable organizations.

As part of its charitable activities, Raymond James Charitable sponsors a donor advised fund (DAF) program. The DAF program allows donors to make charitable donations when convenient for them while spreading the grants to specific charities over a period of time they choose without having to incur the costs and administrative burdens associated with the creation and operation of separate charitable foundations.

Gifts may be made to Raymond James Charitable at any time and are immediately deductible (subject to applicable restrictions) for federal income, estate or gift tax purposes upon acceptance by Raymond James Charitable. A more detailed discussion of the tax impact of a donation to Raymond James Charitable appears in the “Tax Considerations” section, page 5.

Gifts made to Raymond James Charitable are irrevocable and cannot be returned. Raymond James Charitable is not an investment or a security. Gifts made to Raymond James Charitable are controlled by its Board of Trustees. Donors may offer advice to the Board, but the Board is not obligated to follow that advice.

BOARD OF TRUSTEES

The Raymond James Charitable Board of Trustees (“Board”) is an unaffiliated independent Board and at no time may more than two trustees be employees, directors, officers or trustees of Raymond James or its affiliates. The Board has ultimate responsibility for the administration of Raymond James Charitable, including its investments and grant-making.

Raymond James Trust, N.A., (“RJT”) currently serves as service provider to Raymond James Charitable. In that capacity, RJT provides investment management and certain other services to Raymond James Charitable.

GIFT ACCEPTANCE POLICIES

The Board has established policies with respect to acceptable

gifts. Any gift offered that does not meet these policies will not be accepted and will be returned to the prospective donor. The Board reviews its gift acceptance policies from time to time and reserves the right to modify them.

In general, donations of cash or marketable securities may be made to Raymond James Charitable. All donations are reviewed before acceptance. Prospective donors will be notified promptly of the acceptance or rejection of each proposed gift. Donations must be delivered to Raymond James Charitable in a form and manner that is acceptable to Raymond James Charitable. Donors interested in donating assets other than cash or marketable securities should contact Raymond James Charitable.

Raymond James Charitable generally will sell donated securities at such times and prices as it believes, in its discretion, will maximize the proceeds it can obtain from their sales. The general policy of Raymond James Charitable is to sell securities as soon as practical after the donation is accepted. The proceeds, less costs incurred in connection with the sale (including brokerage commissions, surrender fees and transaction charges, if any), will be credited to the account the donor indicates. If a donation is made to an account with an incomplete application, the account will be placed in immobilized status for up to 60 days. When in immobilized status, the donor advisors will not be able to request grants be distributed, and the account will remain in cash, not to be invested until completed paperwork is received. If after 60 days no complete paperwork is received, the funds will be deposited into the Raymond James Charitable general fund for use at the Board’s discretion.

The minimum initial contribution is \$10,000.¹ Subsequent gifts may be made in an amount of at least \$500. Each donor must complete and sign a DAF account application when he or she makes an initial gift. If the application is not completed, the donor will not be permitted to participate in the DAF program. All initial donations unaccompanied by a completed and accurate application will be allocated to the Raymond James Charitable general fund, to be used within the Board’s

¹The Board has authorized a minimum initial contribution of \$5,000 from practicing attorneys, accountants, financial advisors and Raymond James employees.

sole discretion. Contributions of securities sent to Raymond James Charitable from other institutions without identifying information (or the submission of Form 2788 – Gift of Outside Assets) are subject to being returned to the contra firm within 60 days of receipt or credited to Raymond James Charitable’s general fund to be used within the Board’s sole discretion.

DAF ACCOUNTS

For each DAF account established by a donor and for contributions to such account, Raymond James Charitable:

- Establishes a book-entry account in the donor’s name on the books of Raymond James Charitable. Donors may suggest an alternative name.
- Maintains records for each donor showing the donor’s contributions, grants attributed to the DAF account and other transactions with respect to such contributions.
- Reviews the donor’s recommended charities to assure that distributions to them are appropriate and permissible.
- Sends quarterly statements to the donor.
- Distributes the grants pursuant to each donor’s recommendation, provided the charity qualifies.

Grants will be made in the name of the DAF account. Donors wishing to remain anonymous may so designate on each grant recommendation. Donors who wish to have their grants made anonymously will still have an account name as described above for donor reporting purposes.

If Raymond James Charitable is unable to communicate with a donor after it has used reasonable efforts to do so, it may transfer the balance of the DAF account to the Raymond James Charitable general fund to be used for grants to charities and charitable purposes determined solely by the Board.

It is the donor’s responsibility to notify Raymond James Charitable of any address changes.

DONOR ADVISORS

The “donor advisor” is the individual(s), corporation or charity authorized by the donor to make suggestions regarding grant recommendations and investments to Raymond James Charitable.

In the application, the donor:

- May designate himself/herself, a family member or other person to make these recommendations. The donor(s) will be designated the donor advisor(s) by default if no other person(s) or entity is named.

- May, during his/her lifetime, recommend a change in the donor advisor. The donor retains the ability, during his/her lifetime, to recommend a change in the donor advisor even if he/she is not the donor advisor at the time of the change.
- May designate a family member or other person, to be the successor donor advisor after the donor’s death or incapacity. If, after several attempts, a successor is unresponsive, the funds will be moved to the Raymond James Charitable general fund.
- Unless otherwise specified, separate donor advised funds will be established for each successor advisor.
- Successor donor advisors may suggest substitutes for themselves as well as their own successor(s) when their resulting donor advised fund is opened.
- May designate multiple donor advisors (or successors). If multiple donor advisors are named, each may act independently of the other(s).
- May, as an alternative to naming successor donor advisors, recommend one or more charities or areas of charitable interest to receive grants after the death of the last donor advisor (a “legacy giving recommendation”).
- Donor advisors should periodically review their account succession to verify the accuracy of the successor advisor or named charities’ contact information and confirm the structure continues to meet their charitable goals.

Donor advisors are presumed to have the mental capacity to make grant recommendations until such time as the Board determines they lack such capacity. In the event of the mental incapacity of a donor advisor, the successor donor advisor becomes the current donor advisor. If there is no successor donor advisor but there is an attorney in fact who is appropriately authorized under a durable power of attorney, then the attorney in fact becomes the donor advisor. If there is no successor donor advisor or attorney in fact, the Board shall determine the appropriate use and distribution of the account.

If at any time, due to the death of a donor advisor, there is no successor or substitute and no legacy giving recommendation has been received, the balance in an account will be transferred to the Raymond James Charitable general fund.

GRANTS

In a grant recommendation, the donor advisor may either:

- Recommend one or more specific charitable entities and the amounts to be distributed (subject to limitations discussed below) to those charities; or

- Recommend that the Board transfer funds to the general fund for whatever permitted purpose the Board may from time to time deem appropriate.

Grant recommendations may include regular subsequent monthly, quarterly, semiannually or annual distributions to particular charities. Each grant must be at least \$100 for any one charitable entity. Grant recommendations need not be made every year. However, Raymond James Charitable must make annual grants of at least 5% of its average net assets on a five-fiscal-year rolling basis. Since the purpose of Raymond James Charitable is to promote philanthropy by seeking charitable contributions that can be used to support qualified organizations, Raymond James Charitable expects that its grant distributions will exceed that level. If that level of grant activity is not attained, Raymond James Charitable will identify the named DAF accounts from which grants over the same five-year period totaled less than 5% of each account's average assets. Raymond James Charitable will then contact the donor advisor of these accounts to request that they recommend grants of at least the amount of the shortfall. If a donor advisor does not provide qualified grant recommendations within 60 days of such request, Raymond James Charitable may transfer up to 5% of assets from the donor advisor's named account to Raymond James Charitable's general fund for discretionary grant making.

Grants distributed from DAF fund with multiple donor advisors will provide to the recipient charities the name of the primary donor advisor and any "joint advisor" living at the same address. Correspondence confirming the distribution will be mailed to the primary donor advisor.

ELIGIBLE GRANTS

Each recommended charitable organization must be a United States charity exempt from federal income taxation under Section 501(c)(3) of the Internal Revenue Code at the time of the grant and must be further classified as a public charity or a private operating foundation.

IMPORTANT NOTE:

Raymond James Charitable does not distribute grants to individuals, private nonoperating foundations or disqualified supporting organizations.

There must be no impermissible private benefit whatsoever received as a result of a grant recommended by a donor. A recommended grant may not be for political or lobbying purposes. Grants may not be used to pay dues or membership fees, purchase tickets to a benefit, pay the donor for time or services provided to a charity or purchase goods at charitable auctions.

As the service provider, Raymond James Charitable has delegated responsibility to RJT to review each recommendation to determine the recommended charity's status under Section 501(c)(3). The Board has the power to approve or disapprove any such recommendation, and may conduct an investigation when it has reason to believe that grant funds are being used for the private benefit of the donor advisor, or family member or related entity. Raymond James Charitable reserves the right to take appropriate legal action if it determines that grant funds have been diverted for improper purposes.

If it becomes necessary to terminate Raymond James Charitable, the Board will distribute the assets attributable to each DAF account to the qualified organizations the donors thereof have most recently recommended and, in the absence of such a recommendation and in the case of the general fund, as the Board determines.

INVESTMENTS

Donor advisors may recommend the investment approach for the DAF account they establish. The options available are determined by the market value of the DAF account. For accounts with a market value of less than \$500,000, the donor advisor may select from among the Liberty objectives. For accounts with a market value of \$500,000 or more, the donor advisor may choose either a Liberty objective or the Investment Advisor Program (IAP) option.

LIBERTY OBJECTIVES:

- **MONEY MARKET OBJECTIVE:** The Money Market Objective seeks the preservation of capital and the production of income exclusively through investment in a money market mutual fund investing in the highest quality, very short-term debt instruments.
- **INCOME OBJECTIVE:** The Income Objective will primarily seek income and the preservation of capital. Growth of capital may or may not be sought and will always be secondary.
- **INCOME WITH GROWTH OBJECTIVE:** The Income with Growth Objective will seek to emphasize income and the preservation of capital over the growth of capital. Growth will always be an ever present but secondary consideration.
- **BALANCED OBJECTIVE:** The Balanced Objective will seek to balance the production of income, preservation of capital and growth of capital.
- **GROWTH WITH INCOME OBJECTIVE:** The Growth with Income Objective will seek to emphasize the growth of capital over the production of income.
- **GROWTH OBJECTIVE:** The Growth Objective will primarily seek the growth of capital. Income may or may not be sought and will always be secondary.

You could lose money by investing in the money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

For more complete information, including fees and charges, please read the prospectus carefully before sending money. Consider the investment objectives, risks, charges and expenses of an investment company carefully. The prospectus contains this and other information and should be read carefully.

- **ENVIRONMENTAL, SOCIAL & GOVERNANCE (ESG) BALANCED OBJECTIVE:** The ESG Objective will seek long-term capital appreciation with strong growth potential through investments with best-in-class environmental, social and governance practices.

There is no guarantee that any or all investment objectives will be met. Accounts with balances of \$2,000 or less are subject to being moved to the Money Market Objective. The account will return to the chosen objective as soon as practical after additional funding is received.

The foregoing objectives will be invested exclusively in open-ended mutual funds selected according to the investment policy established by the Board. Consideration is given to mutual funds receiving a Highly Recommended rating from the Raymond James & Associates, Inc., Mutual Fund Research department (an affiliate of RJT) or otherwise used in discretionary portfolios. For information on the currently approved mutual funds, their fees, expenses and risks, see the materials accompanying this Disclosure Brochure or contact your financial advisor. Donor advisors may request a change to their selected investment objective at any time. Requests for changes must be approved by the Board or its designee.

INVESTMENT ADVISOR PROGRAM (IAP):

The IAP investment option allows the donor to nominate his or her financial advisor to provide investment advice to RJT for the assets held in the account.

In order to ensure that IAP assets are invested in a prudent manner, Raymond James Charitable and RJT as service provider have set forth the following investment guidelines:

- DAF accounts must be appropriately diversified based on articulated investment strategy at all times (e.g., across securities, issuers, sectors and countries).
- Approved investments include cash, individual bonds, individual stocks, mutual funds and ETFs.
- In addition to the approved investments listed above, financial advisors may also choose to recommend SMAs, UMAs and third-party manager(s) through Asset Management Services (AMS) or Raymond James Consulting Services.
- Raymond James Charitable reserves the right to determine whether an account should be further or differently diversified. All accounts are subject to the asset class restrictions shown on page 6.
- The investment allocation target will be determined on the IAP Agreement (Form 2784) and verified during the initial welcome call and annual review.

- At least 1.0% of the DAF balance should be maintained in the Liquidity Reserve (held in money market) for fees and near-term grants, apart from the invested funds. The Liquidity Reserve is monitored on a monthly basis. If the value falls below 1.0%, available cash from the invested funds will automatically be transferred to replenish the reserve. If there is not available cash in the invested funds, Raymond James Charitable will contact the financial advisor to provide input to replenish the reserve.

FEES

Raymond James Charitable assesses an administration fee on each DAF account and may assess a separate investment management fee.

If the account is open for less than one year, there is a minimum fee of 1% of the initial contribution value applied before closing.

If a new account is opened and not funded within three months, the account will be closed.

For accounts invested in a Liberty option (see the Investments section for information on each option), the administration fee is calculated according to the following annual schedule:

1.25%	on the first	\$100,000
0.75%	on the next	\$900,000
0.50%	on the next	\$1,500,000
0.25%	over	\$2,500,000

There is a \$10.42 minimum fee per account per month if invested in a Liberty objective.

For accounts invested in the IAP option, the administration fee is calculated according to the following annual schedule:

0.55%	on the first	\$500,000
0.40%	on the next	\$500,000
0.20%	on the next	\$1,500,000
0.15%	over	\$2,500,000

For accounts over \$5,000,000, please contact Raymond James Charitable for pricing.

There is a \$229.17 minimum administration fee per account per month if invested in the IAP option. There also may be a separate financial advisor fee of up to 1.0% assessed on accounts in the IAP.

Depending upon the investment approach chosen, additional fees and expenses may apply. These may include mutual fund expense ratios or AMS fees up to 0.50%.

TAX CONSIDERATIONS

Upon acceptance of a donor's gift by Raymond James Charitable, the donor becomes entitled to a federal income tax, estate tax, and gift tax deduction to the extent permitted by law. The donor does not obtain another charitable deduction when Raymond James Charitable makes a charitable grant because it is distributing its own property, not the donor's.

For federal income tax purposes, an individual donor's itemized deduction for a donation to Raymond James Charitable is currently limited to 50% of his or her adjusted gross income (as specially calculated) in the case of cash gifts (up to 60% in certain limited circumstances) and 30% in the case of appreciated securities held more than one year. At the present time corporate deductions are limited to 10% of the corporation's taxable income as specially calculated. The portion of any deduction that cannot be used in a year because of that limitation generally can be carried forward and used for up to five years after the year of contribution.

No income, gains or other item of income or expense received or incurred by Raymond James Charitable or allocated to or incurred by a donor's account is attributable to the donor since he or she does not own assets given to the Raymond James Charitable.

NOTE: Raymond James Charitable and Raymond James Trust, N.A. do not offer legal or tax advice. Donors are urged to consult their attorneys, accountants or tax advisors with respect to questions relating to the deductibility of various types of contributions to Raymond James Charitable for federal and state tax purposes.

Each donor is responsible for determining the value for tax purposes of the donations he or she makes to Raymond James Charitable. Receipts are issued based upon the date the contribution is received. The values of publicly traded securities given to Raymond James Charitable that may be shown on statements and receipts issued by Raymond James Charitable to donors are estimates only, and donors cannot rely on them. Individual donors must file Form 8283 with their income tax returns if they are claiming a charitable income tax deduction of over \$500 for gifts of property.

Raymond James Charitable has received a determination letter from the Internal Revenue Service classifying Raymond James Charitable as a public charity under Section 501(c)(3) of the Internal Revenue Code.

DISCLOSURES

Raymond James Charitable's service provider, RJT, may pay out of its fees compensation to financial advisors, including those registered representatives of affiliates, for ongoing services they render to RJT in

connection with the donor advised funds. Raymond James Charitable does not pay out of its assets or income any solicitation fees. Financial advisors are prohibited from receiving any compensation directly or indirectly from or in connection with a fund to which they or any family member or controlled entity is a donor or a donor advisor.

RAYMOND JAMES CHARITABLE PRIVACY NOTICE

Raymond James Charitable recognizes the importance of protecting our donors' personal information. We do not share donor information with any third party except: 1) when our donor advisors ask us to provide their identity to charitable organizations receiving grants, 2) when required by the Internal Revenue Service or other regulatory agency of government having a right to the information under applicable law or 3) when required by RJT, for administration and processing.

RJT also maintains a strict privacy policy pursuant to which nonpublic personal information is not shared with third parties unless required by applicable law or regulation, or required in order to process transactions in the ordinary course of business.

RAYMOND JAMES CHARITABLE PRIVACY POLICY

We recognize the importance of protecting personal information as central to our role as a fiduciary. We have developed policies, procedures and various electronic and legal safeguards to protect the confidentiality of information.

We collect nonpublic personal information from various sources, including information we receive from applications, account agreements or other forms or through our website; information about transactions with us, or others; and information we may receive from attorneys, accountants and others in the normal course of our fiduciary duties.

We may share relevant information with other companies in the Raymond James family – that is, companies that are owned by Raymond James Financial – but only as necessary to administer our programs. That may include information shared among other Raymond James financial service providers such as financial advisors. We may also share information with outside vendors who assist us by providing tax processing, investment performance reporting, proxy distribution and software support for our trust accounting system.

These vendors have all contractually agreed that they will not share any information with any third party, except as required by law. We share information only to the extent necessary to process transactions or otherwise service accounts with us. We may also be required to share information by federal and state regulatory agencies having jurisdiction over us.

IAP INVESTMENT GUIDELINES

ASSET CLASS	ASSET CLASS RESTRICTIONS WITHIN INVESTMENT SUBACCOUNT
CASH	<ul style="list-style-type: none"> • Shall not exceed 15% of the account (if annual cash needs are greater than 15%, an exception to this rule may be granted by Raymond James Charitable)
INDIVIDUAL BONDS¹	<ul style="list-style-type: none"> • Must have an investment grade rating by all rating agencies (S&P, Moody's and Fitch) that render an opinion/rating on the security. For municipal bonds, the rating criteria apply to the underlying rating of the bond. Any exceptions must be approved by the senior fixed income manager or the director of investments of Raymond James Trust. • After initial purchase, if an individual fixed income security is downgraded below investment grade while held in an account, the investment officer of Raymond James Trust will contact the financial advisor. The Raymond James Charitable Board of Trustees must approve retaining any bond that is rated below investment grade, or has no rating, by Moody's, S&P or Fitch. • Individual bond positions shall not exceed 15% of the account.²
INDIVIDUAL STOCKS¹	<ul style="list-style-type: none"> • Individual stock positions shall not exceed 10% of the account.² • Sector allocations should not exceed 25% of the account (e.g., financials, industrials, technology, etc.)
MUTUAL FUNDS AND ETFS¹	<ul style="list-style-type: none"> • Individual positions should not exceed 25% of the account.³ • Mutual funds purchased at NAV; 12b-1 fee is credited back to Raymond James Charitable. As a default, dividends are paid in cash and capital gains (short and long term) are reinvested. • Positions in any sector or asset class considered high risk or volatile should not exceed 20%. These include: <ul style="list-style-type: none"> – Leveraged funds – High-yield funds – Commodities/natural resources – International funds – Small-cap – REITs • Portfolios should include a broad range of management styles (growth, value, blend, etc.) and asset capitalizations (small-, mid-, large-cap).

¹We do not track individual positions. However, if the nominated financial advisor tracks them, it is likely that the individual positions can remain in the account.

²We consider such positions a concentration. Under most circumstances, we will require changes be made in order to comply with policy limits.

³Exceptions can be made based on the market value of the account and/or based on the type of fund.

In the event that an account is not in compliance with any of these guidelines, the financial advisor will be contacted to discuss and share ideas on how to address the issue(s).

The Raymond James Charitable Board of Trustees reserves the right to reallocate investments as it deems appropriate and require the nominated financial advisor be removed from the account at its sole discretion.

DAFs participating in the IAP program are expected to maintain a balance of \$500,000 or more. Accounts with market values of less than the minimum are subject to being moved out of IAP to one of the Liberty models.

In the event the nominated financial advisor is 1) a donor to the account, 2) serving as an active donor advisor to the account, or 3) is a family member (family is defined as spouse, ancestor, child, grandchild, great grandchild; spouses of a child, grandchild, great grandchild; brothers and sisters (of whole or half-blood) and brothers' and sisters' spouses) of the donor or donor advisor, a financial advisor fee will not be charged to the donor advised fund.

If you have any questions about these guidelines or would like to learn more about IAP, please contact us at 866.687.3863 or visit RaymondJamesCharitable.org. For information on fees for the IAP, please refer to the Fees section listed above.

Simply put, we do not disclose any nonpublic personal information about donors to anyone except as noted above. We follow the same policy with respect to nonpublic information received from all donors and former donors.

RJT also has policies that restrict access to nonpublic personal information to those employees who have need for that information to provide investment alternatives or services, or to employees who assist those who provide investment alternatives or services. It maintains physical, electronic and procedural safeguards to protect nonpublic personal information.

Under policies of Raymond James Charitable, and in accordance with the anti-money laundering regulations applicable to the financial institutions that provide financial services to Raymond James Charitable, we obtain, record, and may verify information that identifies each person and entity who establishes a fund within Raymond James Charitable and other people and entities who contribute or have access to the fund established. Raymond James Charitable will ask for the name, address, Social Security number, date of birth, and other information that will allow us to identify people associated with the fund. We may also ask to see driver's licenses or other identifying documents, and we may verify the information obtained.

STATE SPECIFIC DISCLOSURES

Raymond James Charitable has registered or filed an application for registration in all states that require registration from which it is not exempt.

The following notifications are required by the states indicated:

FLORIDA – 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, 1.800.435.7352 (800.help.fl), or visiting floridaconsumerhelp.com. Registration does not imply endorsement, approval or recommendation by the state. Florida registration #CH11828.

GEORGIA – A full and fair description of our programs and our financial statement summary is available upon request at our office and phone.

MARYLAND – For the cost of copies and postage, from the Office of the Secretary of State, State House, Annapolis, MD 21401.

MISSISSIPPI – The official registration and financial information of The Raymond James Charitable Endowment Fund 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.

NEVADA – Contributions may be tax deductible pursuant to the provisions of sec. 170(c) of the Internal Revenue Code of 1986, 26 U.S.C. 170(c).

NEW JERSEY – 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 state.nj.us/lps/ca/charfrm.htm. Registration with the attorney general does not imply endorsement.

NEW YORK – Upon request, from the Attorney General's Charities Bureau, 28 Liberty Street, New York, NY 10005, 1.212.416.8686 or charitiesnys.com.

NORTH CAROLINA – Financial information about this organization and a copy of its license are available from the State Solicitation Licensing Branch at 1.919.814.5400. The license is not an endorsement by the state.

PENNSYLVANIA – The official registration and financial information of The Raymond James Charitable Endowment Fund may be obtained from the Pennsylvania Department of State by calling, toll-free, within Pennsylvania, 1.800.732.0999.

VIRGINIA – From the State Office of Consumer Affairs in the Department of Agriculture and Consumer Affairs, P.O. Box 1163, Richmond, VA 23218.

WASHINGTON – From the Secretary of State at 1.800.332.4483 or sos.wa.gov/charities/.

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.

WISCONSIN – A financial statement of the charitable organization disclosing assets, liabilities, fund balances, revenue and expenses for the preceding fiscal year will be provided to any person upon request.

REGISTRATION WITH A STATE AGENCY DOES NOT CONSTITUTE OR IMPLY ENDORSEMENT, APPROVAL OR RECOMMENDATION BY THAT STATE.

RAYMOND JAMES® Charitable

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