Learn More about Whitefish Community Foundation’s Donor Advised Fund Program.

What is a Donor Advised Fund?

A DAF is a charitable giving fund designed to help you give, grow, and grant to charities.

A DAF helps you provide meaningful and long-lasting impact. Whitefish Community Foundation is a 501(c)(3) public charity. You may receive an immediate tax deduction when you contribute to your fund but you can invest the assets, grow them over time, and increase your charitable giving.

How it Works

GIVE

First, you donate to establish your DAF and you may receive an immediate tax deduction for the full amount of your gift. You can donate cash, stock, or bonds. You name your fund and you set up advisors and successor advisors. It only takes a few minutes to establish your fund and we do not need your social security number or driver’s license.

GROW

While you are deciding which charities to support, you can invest your fund based on your giving timeline and your preferences. You can grow your fund tax-free to manage your giving over a period of time and maximize your giving.

GRANT

Because your fund is a DAF, you recommend grants to your favorite 501(c)(3) charities. You can give to any charity in the country, it does not need to be in the Flathead Valley. Once your fund is established, you can also create a Legacy Fund to ensure your favorite charities receive your support beyond your lifetime and you will be remembered for your giving.

Giving is GOOD & Whitefish Community Foundation makes it EASY.

P.O. Box 1060
214 West 2nd Street, Suite 1
Whitefish, Montana 59937
406-863-1781
contact@whitefishcommunityfoundation.org
whitefishcommunityfoundation.org
Investing Your Fund

Once you open a DAF, you can recommend how the assets should be invested. Whitefish Community Foundation works with professional investment advisors to manage our investment pools with both passive and active management.

Whitefish Community Foundation provides a variety of investment pools for donors to choose from, based on your giving timeline.

- **Long-Term Growth Pool**
  - For funds with a 7–10 year giving horizon
  - 80% equity, 20% fixed income
  - S&P 500 Index Pool
  - For funds with a 5+ year giving horizon
  - 100% S&P 500 Index Fund
- **Balanced Pool**
  - For funds with a 5+ year giving horizon
  - 50% equity, 50% fixed income
- **Capital Preservation Pool**
  - For funds with less than a 3 year giving horizon

Donors can select more than one pool to diversify investments. This allows you to invest some of your fund for a longer time while keeping funds available for granting in the near term.

**What it Costs**

**CONTRIBUTE**

$5,000

You can set up a DAF with us for as little as $5,000 and make additional contributions whenever it is right for you. You can start supporting charities right away.

**ADMINISTRATIVE FEE**

$200 or 0.60%

The administrative fee is based on the average account balance each quarter and covers WCF’s costs to process your grants. WCF fees are on a sliding scale so the more in your fund, the lower the percentage of your fee.

First $500,000: 0.60% or $200 (whichever is greater)

Next $500,001 to $1,000,000: 0.40%

Next $1,000,001 to $2,500,000: 0.20%

Amounts in excess of $2,500,000: 0.10%

**INVESTMENT FEE**

.05% to .75%

Invested funds pay an additional fee for investment management, as well as the fees embedded in any ETF or mutual fund holdings. WCF is fully transparent and discloses all fees paid on your monthly statement, and presents investment returns net of fees.

With our investment options, your fund has the potential to grow and increase your giving over time.

**Investment Timeline**

**Recommendation**

**TARGET ALLOCATION:**

- **Long-Term Growth Pool**
  - For funds with a 7–10 year giving horizon
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  - For funds with a 5+ year giving horizon
  - 100% S&P 500 Index Fund
- **Balanced Pool**
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**Ready to get started?**

Establishing your Donor Advised Fund is easy and can be set up in 5 minutes. Call us at 406-863-1781 or email: contact@whitefishcommunityfoundation.org

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**Comparison**

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<thead>
<tr>
<th>Whitefish Community Foundation</th>
<th>Schwab Charitable</th>
<th>Fidelity Gift Fund</th>
<th>Vanguard Charitable</th>
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</thead>
<tbody>
<tr>
<td>Give to Charities All Over the Country</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>Fees Benefit Your Community</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>Provide Several Investment Options</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>Privacy is Protected</td>
<td>✓</td>
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<tr>
<td>No Driver’s License or Social Security Number Required</td>
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<td>Online Access to Research Nonprofits</td>
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<td>Access Your Fund &amp; Request Grants</td>
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<td>Provides Due Diligence in Your Grant Making</td>
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<td>Competitive Fee Structure</td>
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<td>Outside Investment Manager Options</td>
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