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

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.

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.

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.
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.

For funds over $1M, donors can recommend an outside investment manager. The investment manager must be approved by the Investment Committee and meet reporting requirements.

Investment Timeline Recommendation

**TARGET ALLOCATION:**

- **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.

Recommended Grants

Making a grant request is easy. You can access your fund through our online portal, search for charities through Guidestar, or select charities already in our system.

You can also give us a call or email us and we can make your grant right away. **We are here to make it easy for you to give.**

If you would like more assistance with your giving, our philanthropic advisors can meet with you to review charities and help guide your giving.

We are happy to expedite a grant for you if your charity needs urgent support.

Grant requests to a charity can be for as little as $250. There is no maximum amount. You can grant the entire available balance in your fund at anytime.

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