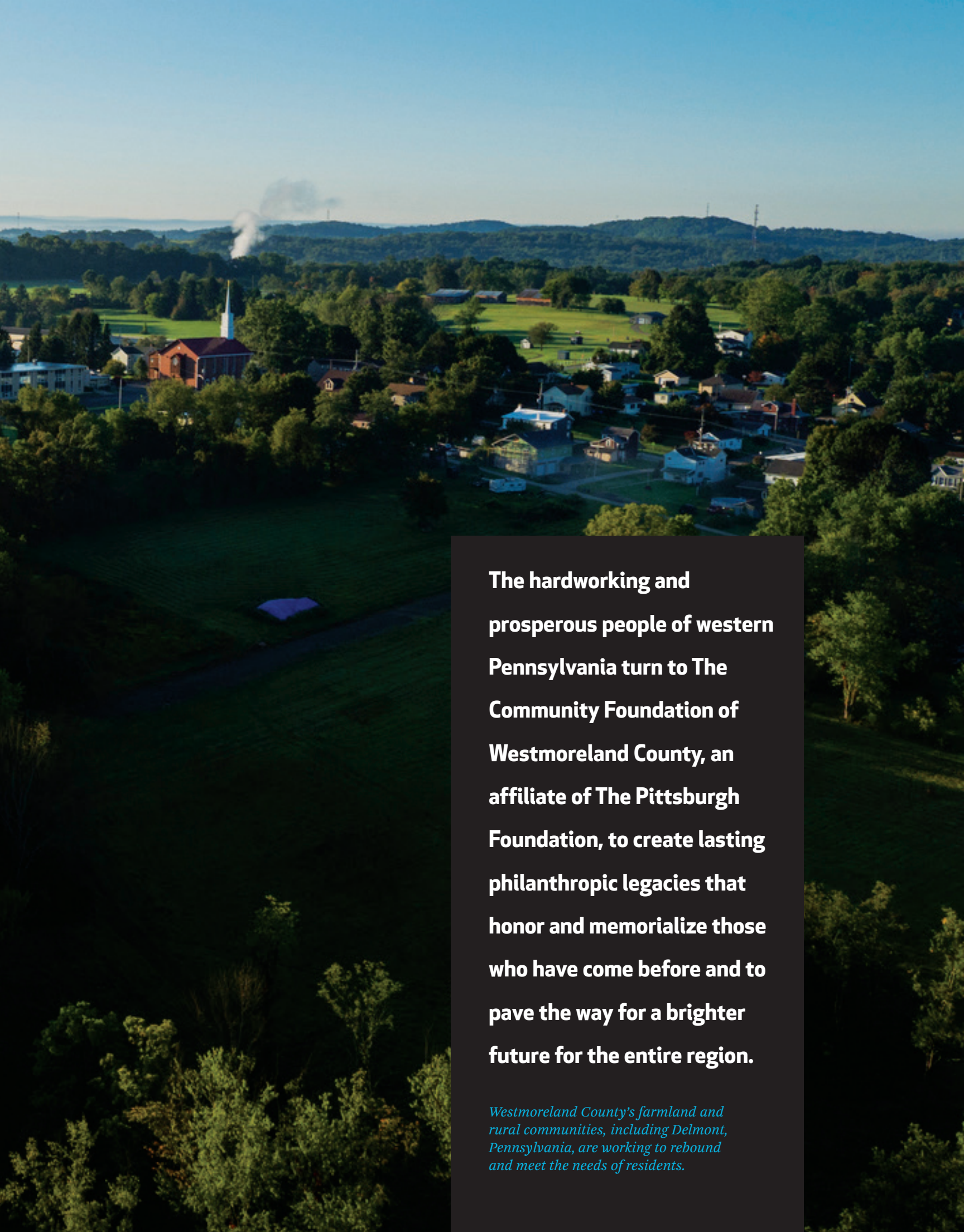


THE POWER TO HELP YOUR CLIENTS DO GREAT THINGS

Westmoreland County Courthouse in Greensburg, Pennsylvania, is an iconic symbol of the region's history of civic engagement and leadership.







The hardworking and prosperous people of western Pennsylvania turn to The Community Foundation of Westmoreland County, an affiliate of The Pittsburgh Foundation, to create lasting philanthropic legacies that honor and memorialize those who have come before and to pave the way for a brighter future for the entire region.

Westmoreland County's farmland and rural communities, including Delmont, Pennsylvania, are working to rebound and meet the needs of residents.



BENEFITS FOR YOU.

Advisors benefit from continuing learning events, like this May 2017 lecture entitled "What Dead Celebrities Can Teach Us About Estate Planning."

STRATEGY. Provide clients with a comprehensive plan to reach goals.

CONTROL. Our Third-Party Investment Manager program enables approved financial advisors to continue to manage fund assets.

FLEXIBILITY. Choose from a wide variety of assets to establish or add to your client's fund.

CONVENIENCE. Open a fund within 24 hours with administration handled by the Foundation.

EFFICIENCY. Integrate gift, estate and business succession planning.

SUPPORT. Access an array of support services for advisors, including continuing education opportunities, site visits and appreciation events.

OPPORTUNITIES. Earn the Chartered Advisor in Philanthropy designation through graduate-level courses that can be applied toward a master's degree in Financial Services.



BENEFITS FOR YOUR CLIENTS.

Dr. Wayne Doyle, pictured here with his 16-year-old granddaughter, Rhiannon Kelly, established the Anita Doyle Memorial Scholarship Fund in honor of his late wife who, despite not having gone to college, advocated for higher education for everyone.

RESOURCES. The Center for Philanthropy supports your clients in every aspect of philanthropy, including grantmaking, family meetings, site visits, seminars, volunteer experiences and more.

PHILANTHROPIC EXPERTISE. Deep knowledge of regional nonprofits and their needs assures maximum impact on local issues. Donors may make grants domestically and internationally.


EDUCATIONAL OPPORTUNITIES. The Center for Philanthropy offers creative opportunities to join with like-minded philanthropists to have greater effectiveness. These include site visits, Impact Giving Circles and co-creation grants.

FAMILY LEGACY PLANNING. Engage the next generation through customized grant-making plans and giving mission statements. Clients may designate a future purpose, successor advisors and continue to work with trusted advisors to manage assets.

TAX BENEFITS AND DUE DILIGENCE. Streamline charitable donations for maximum impact and tax benefits, and rely on the Foundation's due diligence to meet donor intent.

STORYTELLING. Rely on the Foundation to use the power of stories to increase impact, promote what works, learn what doesn't and advocate for those most in need.

	DONOR-ADVISED FUND OF THE FOUNDATION	COMMERCIALY AFFILIATED CHARITABLE FUND (CACF)	PRIVATE FOUNDATION
Minimum Endowment	\$10,000	Varies, \$5,000 to \$50,000	Council on Foundations estimates a private foundation is inefficient when less than \$5m
Administrative Fees	1% < \$1m .85% \$1m - \$2m .70% \$2m - \$5m .60% \$5m - \$10m .50% > \$10m	Vary, 0.60 to 2.5% May include mark-up for financial advisor	Vary
Investment Management Fees	.18% to 1.25% (based on investment portfolio selected)	Vary, 0.30 to 2.0%	Vary, based on investment management
Other Fees	No additional fees	No additional fees	Recordkeeping fees Accounting fees Tax and audit preparation
Excise Taxes	None	None	2% of net investment income annually
Valuation of Gifts	Fair market value	Fair market value	Fair market value for publicly traded stock, cost basis for all other gifts, including closely held stock and real property
Tax Deduction Limits for Gifts of Cash	50% of adjusted gross income	50% of adjusted gross income	30% of adjusted gross income
Tax Deduction Limits for Gifts of Stock or Real Property	30% of adjusted gross income	30% of adjusted gross income	20% of adjusted gross income
Grantmaking	Donor/Advisor recommends grants to any 501(c)(3) in U.S. or international, approval required by Board Grant checks cut weekly Ability to distribute grants from principal No minimum payout Expertise of Foundation staff available for consultation Built-in peer networking Personal donor services representative Informational sessions and activities on charitable organizations and issues Donor may recommend investment manager (subject to approval by the Foundation's Investment Committee) Access to The Center for Philanthropy	Donor/Advisor recommends grants, approval required by CACF trustees No personal representative Many require 5% minimum payout No consultation	Donor appoints board, which controls grantmaking Restrictions on scholarship and research grants 5% minimum payout required Grant-making services, fee-based Donor education, fee-based
Future Purpose / Legacy Planning	Donors may determine the future purpose in the fund agreement naming individual charities to receive annual grants in perpetuity. Donor may name areas of interest and Program staff will award grants in named areas, or successor advisors.	Fund is split between named successors. If minimum is not achieved, remaining balance must be granted out in 90 days or fund balance will be added to unrestricted charitable gift pool directed by CACF trustees.	Family involvement in perpetuity, no restrictions.



If you or your client has an interest in charitable giving, contact us and we will help you every step of the way. The initial consultation won't take long and the benefits will last a lifetime.

Call 724.836.4400, email
info@cfwestmoreland.org
or visit us at **cfwestmoreland.org**.



AFFILIATED WITH THE PITTSBURGH FOUNDATION

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