

## Charitable Giving

TRUE WEALTH IS ABOUT MORE THAN MONEY. IT'S ABOUT ACHIEVING THE LIFE YOU DESIRE.

It's about keeping your family safe, loving your work, having the time to pursue your passions and the means to support the causes that matter most to you.

Tompkins Financial Advisors provides the expertise and resources that can help you make a difference. We share your commitment to the ideals of giving. Our professionals are as committed as you are to reaching your goals.

### Why use the Tompkins Charitable Gift Fund?

The Tompkins Charitable Gift Fund is a charitable giving vehicle that offers a streamlined way to support your favorite charities. By using this tax-exempt, charitable giving option, your money may continue to grow. That doesn't happen when you give directly to a charity. Your fund is professionally managed. You get all the advantages of a private foundation without the expense and the record keeping. It's just a better way to manage, or even expand, the scope of your philanthropy.

### Tompkins Charitable Gift Fund Options

We are proud to offer Tompkins Charitable Gift Fund, an investment that provides a cost-effective, tax efficient and convenient way to support your favorite causes.

- Our Donor Advised Fund is a charitable giving vehicle that combines immediate tax benefits with the ability to support your favorite charities on a flexible timetable.
- Our Pooled Income Fund allows you to set aside money for charity, avoid capital gains on appreciated securities and take an immediate partial tax deduction, all while providing a lifetime of income for up to two individuals.

A Charitable Trust is another alternative for giving to charity while realizing tax benefits and potentially still providing income for loved ones while they live.

Charitable Trusts can be an important part of estate planning. With these types of trusts, the benefits of owning securities or other assets can be split into two parts, present and future. One or more income beneficiaries can be given the immediate benefit of ownership in the form of periodic income payments from the trust. In addition, one or more "remainder beneficiaries" can receive the assets in the future.

### Donation Guidelines

- Donations are passed to charities of your choice in continental United States only.
- Donor identity is preserved as "gift from John and Mary Smith Fund of the Tompkins Charitable Gift Fund" or it can be anonymous.
- Donor can designate a family member to exercise advisory privilege.
- Gift is irrevocable, as Tompkins Charitable Gift Fund Board of Directors have ultimate authority, but donors have advisory privileges, thus the name donor advisor.
- Tompkins Charitable Gift Fund is responsible for all record keeping and tax filing.
- Gifts to Tompkins Charitable Gift Fund can be cash or marketable securities. Gifts can be outright, or through a Will, retirement plan or trust.

THE TOMPKINS CHARITABLE GIFT FUND IS A MONEY MANAGEMENT TOOL THAT OFFERS A STREAMLINED WAY TO SUPPORT YOUR FAVORITE CHARITIES.

There are many possible variations of Charitable Trusts, each with important income, gift, estate and generation-skipping transfer tax consequences. The key is to design an approach tailored to meet your own particular set of charitable intentions and family financial planning objectives.

Tompkins Charitable Gift Fund allows you to recommend how your contributions are invested. You advise how donor-advised fund contributions to the Tompkins Charitable Gift Fund are invested to provide the potential for the assets to grow, which may ultimately result in additional dollars for charitable grants.

We offer five pools for donor advisors to choose a one-step implementation of a giving plan with a blend of mutual funds approach. The five approaches to match your charitable giving objectives are:

### **Aggressive Growth Pool**

The pool offers a diversified portfolio designed using a core set of holdings to provide exposure to the world equity markets, with additional holdings around the core to tilt the portfolio based on current conditions. Asset classes with historically low correlations are blended in an effort to lower overall portfolio risk.

### **Socially Responsible Growth Pool**

A well diversified portfolio with a wide range of asset classes, multiple managers and multiple styles with a goal of above average capital appreciation with current income as a secondary objective. This option is appropriate for investors who desire a responsible investment allocation.

### **Moderate Growth Pool**

A well diversified portfolio with a wide range of asset classes, multiple managers and multiple styles with a goal of capital appreciation with current income as a secondary objective.

### **Growth with Income Pool**

A well diversified portfolio with a wide range of asset classes, multiple managers and multiple styles with a goal of modest capital appreciation as well as current income to help provide more stable returns.

### **Gift Preservation Pool**

A diversified portfolio of fixed income asset classes, using multiple managers and multiple styles with an emphasis on current income.

Tompkins Charitable Gift Fund, Inc. P.O. Box 6639 Ithaca, New York 14851-6639

[www.TompkinsCharitableGift.org](http://www.TompkinsCharitableGift.org) email: [info@TompkinsCharitableGift.org](mailto:info@TompkinsCharitableGift.org) T: 607.256.0358 or 888.828.0099

Please consult with your tax advisor on any tax-related matters.

Investments are not FDIC insured, not deposits or obligations of the bank or its affiliates, not guaranteed by the bank or its affiliates, and subject to investment risk, including possible loss of principal.