



*Any donor. Any gift. Any charity.*

Endowment Fund **PROGRAM**

*This Program Guide (“Program Guide”) describes a program offered by Renaissance Charitable Foundation Inc. (“RCF”) known as the “Endowment Fund Program” as well as important policies, procedures and benefits associated with participating in the Endowment Fund Program.*

*The Endowment Fund Program is subject to the terms and conditions of the RCF articles of incorporation, by-laws and this Program Guide. RCF reserves the right to modify the Endowment Fund Program and this Program Guide at any time.*

*This Program Guide is not intended to constitute investment, legal or tax advice and is not an offer to sell, or the solicitation of an offer to purchase shares or other securities.*

## ■ ENDOWMENT FUND

If you are certain about the charities you want to support, then the Endowment Fund Program is ideal for you. You can set up an Endowment Fund (“Fund”) as described in this Program Guide, claim a current income tax charitable deduction and be certain that your qualifying charities will receive perpetual grant checks in your name.

Some donors know the charity they want to support, but are concerned that the charity will immediately use up their charitable gift on current needs. An Endowment Fund guarantees that the charity will receive annual grant checks. Most donors name their Endowment Fund after themselves, e.g., “The Sally and Bill Jackson Endowment Fund”, so their charities will receive checks in that name forever.

An Endowment Fund makes charitable distributions based on a predetermined charitable distribution model specified by you in the Endowment Fund Application (“Application”). Once accepted, all contributions are irrevocable, nonrefundable and RCF becomes the exclusive legal owner of all assets of the Fund.

### HIGHLIGHTS

- No question about charities you want to support
- Immediate Charitable deduction

### RESTRICTIONS

- All gifts are irrevocable; and,
- Once the Endowment Fund is created, you cannot change the charitable distribution model.

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## ■ RENAISSANCE CHARITABLE FOUNDATION

RCF is a public charity described in §§501(c)(3), 509(a)(1) and 170(b)(1)(A)(vi) of the Code. RCF offers donors the opportunity to create Endowment Funds with RCF.

Funds created under this program are component funds of RCF and are not separate trusts. RCF has the ultimate authority and exclusive legal control over all property in each Fund as well as each Fund’s net earnings. Each Fund is irrevocable and may not be amended by you. RCF may amend the Fund to conform to provisions of any applicable law or regulation in order to maintain the tax-exempt status of RCF and may also amend the Fund to ensure that no Fund under this program is a “donor-advised fund” as described in §4966(d)(2) of the Code. Any reference herein to a provision of the Code shall be deemed a reference to the corresponding provision of any future Internal Revenue Code. Funds are governed by Indiana law.

## ■ CONTRIBUTIONS

### INITIAL CONTRIBUTIONS

The first time you make a contribution to a Fund, you must submit a completed Application. Your initial contribution to your Fund must have a minimum fair market value of \$25,000. After acceptance, RCF may liquidate and reinvest any or all contributions (see Liquidation Policy for contributed assets below). RCF will return any contribution it does not accept.

### TYPES OF CONTRIBUTIONS

You may contribute a wide variety of gifts including cash, mutual funds, publicly-traded stocks, bonds, ETFs, real estate, closely-held business interests, harvested crops, life insurance, collections, art, savings bonds, annuity contracts, business inventory and many other assets.

*For more information, please contact RCF at (866) 803-0389.*

### ADDITIONAL CONTRIBUTIONS

Once a Fund is established, any person may make an additional contribution to the Fund of \$1,000 or more at any time. Each additional contribution must be accompanied by a completed Additional Contribution Form. After acceptance, RCF may liquidate and reinvest any or all additional contributions. RCF will return any additional contribution it does not accept.

### CONTRIBUTIONS ARE IRREVOCABLE

Once RCF accepts a contribution, it is irrevocable and may not be refunded. All accepted contributions become the exclusive legal property of RCF.

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## ■ LIQUIDATION POLICY FOR CONTRIBUTED ASSETS

In its sole discretion, RCF will determine the timing and execution of a sales strategy for any asset, including a contributed asset, and reserves the right to sell at any time. Generally, RCF liquidates contributed assets only after associating a contribution with its donor. Some assets, such as large positions and shares traded on a foreign exchange, may take multiple trading days to liquidate. At its sole discretion, RCF may engage a third-party broker or a trading desk to determine and execute a selling strategy. Any costs, including commissions, incurred in managing or liquidating an asset will be paid from the sale proceeds. Market fluctuations and costs to liquidate an asset may cause the net liquidation proceeds of a contributed asset to be worth more or less than the value of the contribution to the Fund.

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## ■ INVESTMENTS

RCF retains investment managers to oversee its assets. All investment managers retained by RCF must sign RCF's Investment Policy Statement and abide by its policies.

Neither you, nor any other person appointed or designated by you, may have any advisory privilege with respect to the Fund's investments except as specifically stated in the Application or in this Program Guide.

## ■ GRANT MAKING

RCF will follow the grant distribution model outlined in the Application. Unless otherwise stated, all grants made from the Fund shall identify the Fund and RCF as the source.

Neither you, nor any other person appointed or designated by you, may have any advisory privilege with respect to the Fund's distributions except as specifically stated in the Application.

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## ■ RECORD KEEPING AND REPORTING

RCF's policy is to provide written confirmation of contributions to you within a reasonable amount of time after each contribution, which you should retain for your tax records.

RCF will post quarterly statements on its secure website (<https://rcf.reninc.com>) reflecting all contributions received, grants made and current investment holdings for the quarter.

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## ■ WEBSITE

RCF maintains the following secure, password-protected website: (<https://rcf.reninc.com>) On this website, donors and other authorized parties may review the Fund's contributions and grants, view quarterly statements, view grant letters mailed to charities and view the current investment holdings of the Fund.

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## ■ SERVICE PROVIDER

RCF has retained Renaissance Administration LLC of Indianapolis, Indiana to perform certain accounting and administrative functions for its Funds.

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## ■ FEES AND CHARGES

Each Fund is subject to annual administration fees that are assessed quarterly. The assets in each Fund are typically invested in marketable securities and may also be charged a fee for investment.

RCF reserves the right to charge additional fees for extraordinary or special services. Non-exclusive examples of extraordinary and special services include: grants to foreign organizations; grants to Supporting Organizations described in §509(a)(3) of the Code; grants to organizations that have not yet obtained an IRS letter clarifying their §509(a) status; and if the Fund (with or without prior RCF approval) engages in fundraising activity or produces an event such as a golf tournament. No Fund or donor is permitted to solicit contributions to a Fund without specific prior written authorization from the President of RCF.

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## ■ TERMINATION OF A FUND

The term of the Fund shall be perpetual unless grants or other distributions from the Fund deplete it. If a charity named in the Application no longer qualifies as a publicly supported charity described in §§501(c)(3) and 170(b)(1)(A) of the Code, RCF will first apportion that charity's share of the Fund's distributions to other qualifying charities named in the Application. If no charity named in the Application qualifies, RCF may make distributions to one or more alternate charities that operate similar charitable programs. If the Fund's net asset value falls below \$5,000, RCF may terminate the Fund and distribute the assets for charitable purposes.

## ■ GETTING STARTED

### ESTABLISHING AN ENDOWMENT FUND

To establish a Fund, complete the Endowment Fund Application. On the Application, you will be asked to name the Fund. Typically, donors choose a name in honor of themselves, their family, a relative, a friend or a cause that is important to them.

Mail the Application, along with any investment account applications, to the address below.

#### FOR MORE INFORMATION

Call: 866-803-0389

Fax: 877-222-1829

Email: [rcf@reninc.com](mailto:rcf@reninc.com)

Renaissance Charitable Foundation Inc.

8910 Purdue Rd, Suite 555

Indianapolis, IN 46268

Once RCF approves the contribution, you (or your investment advisor, if desired) will receive further communications and instructions from RCF. Contributions not approved by RCF will be returned to the donor.

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## ■ STATE DISCLOSURES

Renaissance Charitable Foundation Inc. is registered to solicit contributions in every state where such registration is required including the District of Columbia. The following disclosure notices are required by state laws.

**FLORIDA:** A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION MAY BE OBTAINED FROM THE FLORIDA DIVISION OF CONSUMER SERVICES BY CALLING TOLL-FREE (1-800-435-7352) WITHIN THE STATE. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL, OR RECOMMENDATION BY THE STATE OF FLORIDA. OUR FLORIDA REGISTRATION NUMBER IS CH13085. **MARYLAND:** A copy of the current financial statement of Renaissance Charitable Foundation Inc. is available by writing 8910 Purdue Rd, Suite 555 Indianapolis, IN 46268 or by calling (866) 803-0389. Documents and information submitted under the Maryland Solicitations Act are also available, for the cost of postage and copies, from the Maryland Secretary of State, State House, Annapolis MD 21401, (410) 974-5534. **MISSISSIPPI:** The official registration and financial information of Renaissance Charitable Foundation Inc. 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 by the Secretary of State. **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 <http://www.state.nj.us/lps/ca/charfrm.htm>. REGISTRATION WITH THE ATTORNEY GENERAL DOES NOT IMPLY ENDORSEMENT. **NEW YORK:** A copy of the current financial statement of Renaissance Charitable Foundation Inc. may be obtained by writing 8910 Purdue Rd, Suite 555 Indianapolis, IN 46268 or by writing the New York State Attorney General's Charities Bureau, Attn: FOIL Officer, 120 Broadway, New York, New York 10271. **NORTH CAROLINA:** **FINANCIAL INFORMATION ABOUT THIS ORGANIZATION AND A COPY OF ITS LICENSE ARE AVAILABLE FROM THE NORTH CAROLINA STATE SOLICITATION LICENSING BRANCH AT (919) 807-2214. THE LICENSE IS NOT AN ENDORSEMENT BY THE STATE.** **PENNSYLVANIA:** The official registration and financial information of Renaissance Charitable Foundation Inc. may be obtained from the Pennsylvania Department of State by calling toll free, within Pennsylvania, 1-800-732-0999. Registration does not imply endorsement. **VIRGINIA:** A copy of the current financial statement of Renaissance Charitable Foundation Inc. is available upon request by writing the Office of Consumer Affairs, Department of Agriculture and Consumer Services, P.O. Box 1163, Richmond, VA 23218. **WASHINGTON:** A copy of the current financial statement of Renaissance Charitable Foundation Inc. may be obtained from the Office of the Washington Secretary of State by calling toll free 1-800-332-4483. **WEST VIRGINIA:** West Virginia residents may obtain a summary of the registration and financial documents from the Secretary of State, State Capitol, Charleston, West Virginia 25305. Registration does not imply endorsement. **WISCONSIN:** A copy of the latest financial report filed with the Wisconsin Department of Regulation and Licensing may be obtained by writing to Renaissance Charitable Foundation Inc. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL OR RECOMMENDATION BY THE STATE.



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Please complete all information in this Application form. Print in ink or type. The minimum initial contribution is \$25,000. If you need assistance, you may contact your financial advisor or call 866-803-0389.

Return completed forms to:

Renaissance Charitable Foundation
8910 Purdue Rd, Suite 555
Indianapolis, IN 46268

Fax: 877-222-1829

Email: rcf@reninc.com

ENDOWMENT FUND INFORMATION

Your Endowment Fund (Fund) can be named after you or your family, or it can reflect an area of interest to you (e.g. John Donor Family Fund, or the Donor Fund for the Arts). Unless you choose to remain anonymous, the name of your Fund will be used in correspondence to the charitable organizations that receive grants from the Fund.

Fund name

DONOR INFORMATION

DONOR OF RECORD\*

Mr. Mrs. Ms.

Form with fields: Full name, Date of birth, Street address, City/State/Zip, Social Security number, Home phone, Fax number, Email address, Business phone.

ADDITIONAL DONOR\*

Mr. Mrs. Ms.

Form with fields: Full name, Date of birth, Street address, City/State/Zip, Social Security number, Home phone, Fax number, Email address, Business phone.



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■ CHARITABLE DISTRIBUTION MODEL

Please distribute funds to the following IRS-approved charities according to the schedule provided. Your total allocation must equal 100 percent. Many donors make additional contributions to their Fund; therefore, we strongly recommend charities receive a percentage of the Fund instead of a specific dollar value. Once the Endowment Fund is created, the charities cannot be changed.

<b>CHARITY #1</b>		
Legal Name		Tax ID #
Street address		
City/State/Zip		
Phone		Email
Frequency		Grant Amount or Percent
Grant Purpose or Restriction		

<b>CHARITY #2</b>		
Legal Name		Tax ID #
Street address		
City/State/Zip		
Phone		Email
Frequency		Grant Amount or Percent
Grant Purpose or Restriction		

<b>CHARITY #3</b>		
Legal Name		Tax ID #
Street address		
City/State/Zip		
Phone		Email
Frequency		Grant Amount or Percent
Grant Purpose or Restriction		

*If you wish to include more than 3 charities in your distribution model, please include additional copies of this page with your Application.*

**CONTRIBUTIONS**

You may wire cash or checks, as well as send securities, directly to your new account at Renaissance Charitable Foundation (RCF) Inc . [You or your financial advisor must initiate all transfers to RCF.](#)

\$	Check (payable to RCF)
\$	Wire Transfer (see instructions below)

**Wire and ACH**

Bank: National Bank of Indianapolis  
 ABA: 074006674  
 Acct. Number: 1361716  
 Acct. Name: Renaissance Charitable Foundation

**Mail Checks to:**

Renaissance Charitable Foundation  
 8910 Purdue Rd, Suite 555  
 Indianapolis, IN 46268

**DTC Instructions**

DTC: #0352  
 Clearing Firm: JP Morgan Clearing Corp.  
 Bank Address: Indianapolis, IN  
 FBO: Renaissance Charitable Foundation Inc.  
 Account #: 739-43197

**INVESTMENT MANAGER**

You may recommend the investment manager for your Fund; however, final selection of your Fund's investment manager will be made by RCF Inc. (Foundation). All managers retained by the Foundation must adhere to the Foundation's investment policies. If you do not recommend a manager, the Foundation will appoint one for your Fund.

Company		
Name		
Street address		
City/State/Zip		
Phone Number	Fax Number	
Email address		





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**ACKNOWLEDGMENT**

As the undersigned donor, I affirm or acknowledge that:

- o I have read this Application and the Program Circular and agree to the terms and conditions set forth;
- o Every gift to the Fund is an irrevocable and nonrefundable gift;
- o I am not creating a Donor-Advised Fund;
- o Renaissance Charitable Foundation may hire the investment advisor I recommend or hire a financial professional of its choosing to manage my Fund in accordance with its standard investment policy;
- o The charity(ies) listed, along with the designated distribution model, is(are) irrevocable and binding on me; and
- o To the best of my knowledge, all information presented in connection with this Application is accurate and I agree to notify Renaissance Charitable Foundation promptly of any changes.

Signature		Date
Printed Name of Donor		
Signature		Date
Printed Name of Donor		