

# A smarter way to give

## The Bank of America Charitable Gift Fund

### OVERVIEW

The Bank of America Charitable Gift Fund (CGF) offers a sophisticated and dynamic way to give to the causes that mean the most to you.

The CGF is a donor-advised fund—a flexible, charitable giving vehicle that is a tax-exempt 501(c)(3) public charity. With the CGF, you can benefit from personalized philanthropic guidance to help maximize your giving, robust online tools to manage your account grantmaking and specialized investment management.

We handle all the administrative details and regulatory reporting, so you are free to devote more time and energy to your causes without being weighed down by administrative concerns.

### Benefits

When you use the CGF, you can:

- Move away from “checkbook giving” to formalize your charitable giving strategy
- Receive a current-year income tax deduction for contributions made into your account
- Engage your family in your giving with flexible account privileges
- Help maximize the potential impact of your donation through professional asset management, with tax-free compounding of investment returns
- Donate appreciated assets such as restricted stock, real estate, timberland, farms and ranches, or gas, oil and mineral rights<sup>1</sup> and other nonfinancial assets without incurring capital gains taxes
- Manage all of your account activities online or with the assistance of your advisor
- Transition a family foundation to a simpler giving vehicle without the higher costs and increased administrative and fiduciary burdens

### A legacy of charitable experience

Since 1955, donors have depended on the Bank of America Charitable Gift Fund to help execute their philanthropic plans. As one of the largest trustees of charitable assets in the country, Bank of America Charitable Gift Fund draws on deep resources and experience to help you define your philanthropic purpose and develop your giving strategy. Your advisor will work closely with you to determine how the CGF can help you reach your charitable goals as part of your overall wealth plan.

Investment products:

<b>Are Not FDIC Insured</b>	<b>Are Not Bank Guaranteed</b>	<b>May Lose Value</b>
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**Please see last page for additional important disclosure information.**

## Professional investment management

The Charitable Gift Fund offers the potential to grow your contribution through the experience of some of the industry's top investment managers at our firm. The CGF portfolios have been constructed to help meet the specific needs, time frames and goals of your charitable giving strategy. You have a choice of eight investment objectives, from fixed income to appreciation. Under each asset allocation model, donors may choose a:

- Hybrid (mutual fund and ETF) portfolio
- Passive (all ETF) portfolio

## Ability to accept specialty assets

The CGF's unique experience allows us to accept a broad range of donor assets, offering you optimal flexibility in seeking to maximize the value of your contribution. If you have a highly appreciated asset that you would like to contribute, we will call upon our extensive in-house resources to explore the most tax-efficient contribution to your CGF account. Examples of specialty assets include:

- Restricted stock and closely held business interests<sup>1</sup>
- Real estate, timberland, farms and ranches<sup>1</sup>
- Gas, oil and mineral rights<sup>1</sup>

## Flexible, customized giving options

The CGF provides flexibility to support your grantmaking strategy. You can:

- Personalize your account name
- Make anonymous grant recommendations to protect your privacy
- Authorize an unlimited number of individuals to advise on your account
- Actively engage your children and grandchildren in philanthropy

## Convenient online access

You can manage your account easily online at any time and from anywhere. The CGF portal allows you to:

- View account balances, grant history, grants pending, investment performance and quarterly account statements
- Make grant recommendations
- Decide when to make grant recommendations, where to direct them and how much to grant
- Set up a one-time grant or recurring grants
- Research grantees easily with the GuideStar® database, which contains over 1.7 million IRS-recognized charitable organizations
- Make contributions to your account and update your investment objectives

## Streamlined administration

The CGF will perform all administration and regulatory reporting, enabling you to focus on your giving. When you make contributions to your account, the CGF catalogs your receipts and makes them available online and through your advisor for more efficient tax preparation. The CGF's straightforward fee schedule and statements make it easy for you to understand and anticipate the total fees that will be deducted automatically from your account.

The CGF researches your grant recommendation to confirm the organization is in good standing. Once your grant recommendation is approved, the CGF sends out the grant check with a letter to the charitable organization.

## How to get started

Opening an account requires a minimal time commitment, making it easy to get started.

Minimum initial contribution:	\$25,000
Minimum additional contributions:	\$250

## For more information

- Contact your advisor.
- Call the Bank of America Charitable Gift Fund at 888.703.2345.
- Email us at [charitablegiftfund@bankofamerica.com](mailto:charitablegiftfund@bankofamerica.com).

<sup>1</sup> Considered on a case-by-case basis.

Neither Bank of America Corporation nor any of its affiliates or advisors provide legal, tax or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.

Donor-advised fund and private foundation management are provided by Bank of America Private Bank.

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