



International Generosity Foundation

Giving Solutions Guide and Policies



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Welcome

To Our Givers

Welcome to the community of generous givers at International Generosity Foundation (“IGF”). We are grateful that your journey of generosity has led you here. Because giving is much more than a financial transaction, everything we do at IGF is designed to help make your experience of giving as convenient, effective, and rewarding as possible.

In this guide, you will find essential information about our innovative solutions and tools that help you give easily and effectively, especially to charities outside the USA.

Whether you're looking for a way to manage your giving online, give charitable grants anywhere in the world, or maximize your giving during a major life event such as the sale of your business or property, we can help you find the best way to leverage your gifts for the causes you care about the most.

On IGF's website, [InternationalGenerosity.com](https://www.internationalgenerosity.com), we provide 24/7 secure portal access to your IGF Foundation Fund and other giving solutions activity, as well as tools to manage contact information and Fund preferences.

IGF is a proud member of the TrustBridge Global network. For decades, TrustBridge network members like us have sent billions of euros, francs, and dollars to innumerable charities at the recommendation of the givers we serve. You can become part of this network of like-minded individuals and families. Thank you, and we look forward to helping you dream big so that you can do more with your giving than you ever imagined possible.

To Our Charities

The vision of International Generosity Foundation (“IGF”) is that charities everywhere have all they need to accomplish their mission. We love serving charities like yours that are making a difference in the world and helping you to thrive.

In this guide, you will find essential information about our innovative solutions and tools that help you receive donations from givers in the USA, and potentially from all over the world through the TrustBridge Global network.

Whether you're looking for a way to manage your donations online, offer a single international giving solution, or work with major donors during a significant life event such as the sale of a business or property, we can help you find the best way to leverage their gifts for your cause.

Through IGF's relationship with the TrustBridge Network, you have expanded capabilities with your TrustBridge Charity Fund. Through TrustBridge, donors anywhere around the world can contribute seamlessly to your fund. On TrustBridge's web site, [TrustBridgeGlobal.com](https://www.trustbridgeglobal.com), we provide 24/7 secure portal access to your TrustBridge Charity Fund and other giving solutions activity, as well as tools to manage contact information and Fund preferences.

Please refer to the TrustBridge Global Foundation Solutions Guide for more details.

Thank you, and we look forward to helping you gain the resources you need so that your charity can accomplish its mission.

The TrustBridge Global Network

One of the key characteristics of IGF that distinguishes us from our peers is our membership in the TrustBridge Global Network, a fast-growing network of foundations and partners around the world.

Working through TrustBridge, IGF provides access to a platform of connectedness, common vision and mission, systems, and accountability by which like-minded foundations and charities flourish through a system of advice and cooperation.

The result is reduced cost and compliance burdens for givers and increased speed of transactions for charities. The use of the network currently allows us to provide potential tax benefits in the US, Switzerland, UK, Australia, New Zealand, and Canada. Post-grant reporting may be required on grants that include donor money from certain countries.

Together, TrustBridge and its network members currently serve roughly 100,000 givers and 100,000 charities worldwide. Our hope is to one day have local involvement in almost every region, as we envision a world where it is as easy to give to foreign charities as it is to give to local ones.

“It’s not how much we
give but how much
love we put into
giving.”

~ Mother Teresa

IGF's Giving Solutions

Foundation Fund

An **IGF Foundation Fund** is a donor advised fund sponsored by IGF from which authorized individuals may recommend grants to approved charitable organizations. A Foundation Fund may hold a variety of liquid assets and invest in active or passive investments. It can also be managed separately by an approved financial advisor and is subject to balance-based cost assessments.

Other IGF Giving Solutions

A **Supporting Organization (SO)** is a separate tax-exempt public charity that may be established through International Generosity Foundation (IGF). An SO supports IGF and is often used when a giver either desires greater investment flexibility, or more hands on involvement in recommending grants. An SO operates as a distinct legal entity, may have its own staff and operating expenses, and may provide for family involvement. A board (which will generally include a member of the IGF staff) governs the SO, establishes its charitable purposes, and approves grants to charities. An SO is often coupled with a IGF Foundation Fund for grant making.

Fiscal Sponsorship (also known as expenditure responsibility) is implemented through a legal agreement with IGF. It allows approved charitable activities to be carried out by an individual or an organization operating under the tax-exempt status of IGF.

IGF retains full control and discretion over the allocation of funds. The assessment for Fiscal Sponsorships is generally \$1,900 for the initial application and approval, and 3% for each disbursement (subject to applicable minimums). However, the specific terms of each Fiscal Sponsorship may be higher based upon certain factors and are negotiated on a case-by-case basis.

Other Giving Solutions Through IGF's Network Members

A **TrustBridge Charity Fund** is a fund implemented through IGF's Global Member, TrustBridge Global Foundation ("TrustBridge"). A TrustBridge Charity Fund is dedicated to the work of a TrustBridge approved charity. A TrustBridge Charity Fund holds cash balances only. It is a free fund in that it is not subject to balance-based cost assessments. Through a TrustBridge Charity Fund, your charity can seamlessly take in donations from almost anywhere in the world. Your TrustBridge Charity Fund is subject to evaluation and reapproval each year.

A **TrustBridge Canada Program Fund** is an additional TrustBridge Charity Fund through TrustBridge's Network Member, the Canadian National Christian Foundation. This Fund is offered exclusively to TrustBridge approved charities that have Canadian givers. Canadian regulations require a separate Fund to be established for Canadian givers to receive a tax benefit for their giving. Grants from this type of Fund requires a pre-submitted budget and post grant reporting within six months. Because of the additional costs associated with the set-up of this type of Fund, it is generally recommended only for charities with Canadian giving in excess of CAD \$50,000.

Each proposed project must be consistent with the charitable mandate of both TrustBridge, as well as TrustBridge's Global Member, the Canadian National Christian Foundation.

Gifts and Contributions

The Fund name, Fund number, and any required documentation should accompany all gifts. For receipting purposes, the name of the giver(s), mailing address, and e-mail must accompany all gifts.

Givers

Gifts may be made by any legal person, including individuals, for-profit and non-profit corporations (such as other donor-advised funds or charity funds), general and limited partnerships, trusts, and estates. These entities are individually referred to in this guide as “giver” and collectively as “givers.” It is typically the responsibility of the giver to determine and substantiate the value of the gift in accordance with the rules and regulations of their applicable jurisdiction. In general, IGF does not take gifts from non-beneficiary pension or other retirement accounts.

Types of Gifts Accepted

CASH GIFTS

Gifts may be given via check, money order, EFT, or wire transfer. IGF will provide EFT/ACH, and wire information on request. EFT/ACH and credit card gifts can be made on our web site, [InternationalGenerosity.com](https://www.InternationalGenerosity.com).

PUBLICLY TRADED SECURITIES

Publicly traded securities may be gifted via electronic transfer or in certificate form. It is the general policy of IGF to sell gifted securities received in good order the next business day after the shares are received into IGF’s brokerage account.

Thinly traded, restricted, or illiquid securities may require special handling and must be pre-approved by IGF (see Asset-Based Giving on page four).

Securities requiring special handling or a change in registration (such as mutual funds that are proprietary to certain brokerages) may take longer to liquidate. Proceeds from the liquidation of the gifted securities, net of all trading costs, including legal fees and other expenses charged by the brokerage firm, are transferred to the applicable Fund upon settlement. IGF is not responsible for any loss in value that may occur between the giver’s transfer of any security gift and its subsequent liquidation.

CRYPTOCURRENCY

All cryptocurrency contributions are handled through TrustBridge Global Foundation USA Inc. and are charged a 1% assessment and subject to a \$500 minimum per transaction. Pricing for thinly traded or obscure coins may be decided upon at time of transaction. For cryptocurrency donations of \$25,000 or more, additional donor due diligence is required including a source of funds declaration.

ASSET-BASED GIVING

We are one of the world’s leaders in receiving, managing, and liquidating complex gifts. This may include:

- privately held corporate stock and business interests
- restricted securities (or publicly traded securities that may have sale restrictions)
- real estate property
- tangible personal property
- royalties or copyrights
- life insurance (term, whole, universal, or variable)
- loan notes (money owed to you through loan notes).

TESTAMENTARY GIFTS AND GIFTS FROM TRUSTS

Individuals may designate IGF to receive all or any portion of their estates after their lifetime. This may be accomplished through a:

- bequest in a will or trust
- beneficiary designation in a pension or other retirement account (please contact us as additional rules may apply)
- beneficiary designation in a life insurance policy
- payable or transfer on death beneficiary designation in a bank or brokerage account
- life income arrangement (such as a charitable gift annuity or a charitable remainder trust)
- testamentary charitable trust.



Legal or tax advisors should be consulted for guidance with establishing testamentary instructions as well as for potential appraisals for designated gift(s). When setting up a testamentary gift through a will, trust, or beneficiary designation, we recommend that IGF be notified and that the appropriate vehicle at IGF be established to facilitate the receipt and final distribution of any testamentary assets. Notifying IGF does not prevent a giver from changing or eliminating the proposed testamentary gift during his or her lifetime.

Any testamentary documents should be sent to the address listed below and use the following designation:

IGFT Corp., as trustee for the International Generosity Foundation Trust
1901 Ulmerton Road
Suite 400
Clearwater, FL 33762

“The Fund at International Generosity Foundation (a charitable, non-profit 501c3) subject to its governing instruments, policies, and procedures, as amended from time to time.”

The preferred and most common form of testamentary gift is cash, which may result from liquidation of assets prior to distribution from the estate. IGF may also receive testamentary gifts of complex non-liquid assets. IGF acceptance of an asset-based gift will follow its normal process and practices pursuant to the gift policy in effect at that time.

Generally, IGF will begin making grants once the estate settles, the IRS renders an estate tax closing letter, or IGF is otherwise reasonably confident there is minimal risk of controversy with respect to the estate.

Receipting for Gifts

IGF will issue a receipt for each eligible gift over \$250. Receipts for cash gifts made by check will reflect the amount of the gift and the date received, and typically will be issued to the giver(s) whose name(s) are printed on the check used to make the gift. Receipts for gifts of marketable securities and non-liquid assets will be issued to the giver and provide a description of the asset and the gift's value.

IGF Foundation Fund

Fund Information

FUND NAMES

Although our standard requirement is that all Fund names begin with “The” and end with “Fund,” we encourage creativity in naming your IGF Foundation Fund. Many are named after a charitable cause or family. If a chosen Fund name is inappropriate, IGF may ask that it be changed. The Fund name will generally appear along with your name and address on correspondence, including the letter that accompanies each grant issued from the Fund. You also have the option of selecting anonymity, in which case the Fund name and your details will not be displayed on grant distributions.

ROLES

Representation on a Fund is recognized through the assignment of Fund roles. The available roles are Fund Holder, Fund Advisor, Fund Reviewer, and Successor. Individuals performing roles on a Fund must be of legal age to enter into contracts.

Fund Holder status is automatically given to the individual(s) who open and give to the Fund. Fund Holder(s) are assigned full access to the Fund.

Fund Advisor status is given to individual(s) who are granted access by the Fund Holder(s) to a Fund. This role is often used for attorneys, accountants, financial advisors, family members, friends, or company representatives.

Fund Reviewer status is given to individual(s) who may be informed of activity in the Fund, but do not have access to act on behalf of the Fund.

Successor status is given to individual(s) who have been designated authority to manage the Fund upon the death of the Fund Holder(s).

Regardless of their role, any individual may manage their contact information and personal profile settings through our website or by contacting our office. Fund Advisors may be removed from a Fund at any time by the Fund Holder(s), although they will remain in our system and may open their own Funds.



STATEMENTS

Funds with activity or a balance receive monthly Fund statements that include information on gifts, grants, and investment performance for that month. Fund statements are informational in nature and should not be used to substantiate gifts to IGF.

COMMUNICATION PREFERENCES

IGF sends statements, notifications, and alerts based on your communication preferences for each Fund. These preferences may be managed online or by contacting us at admin@internationalgenerosity.com.

SUCCESSION PLANS

Upon the death of a Fund Holder, a Fund may continue to be managed by the surviving Fund Holder(s) (if applicable). Fund Holders may also establish Successors to manage the Fund or name charitable beneficiaries to receive grants from the Fund.

Individuals with Fund Holder status may manage the succession plan in writing to IGF during the life and legal capacity of the Fund Holder(s). The succession plan may indicate that the Successor(s) are to continue using the existing Fund, in which case any previously placed restrictions on the Fund will remain. Alternatively, the succession plan may recommend that the remaining assets in the Fund be divided and distributed in any one or more of the following ways:

- to a new Fund to which the Successor(s) will become Fund Holder(s)
- to one or more eligible charities or Charity Fund(s)
- to support the work of IGF

If a minor or legally incapacitated individual is named as the sole Successor, IGF will require the appointment of a legal guardian to act on behalf of the Successor. In rare cases where no named individual is willing or able to become a Successor, or cannot be located after a reasonably diligent search, IGF's Board of Directors will assume the role of distributing the assets of the Fund, taking into consideration the prior grant recommendations of the Fund Holder(s).

Charitable beneficiaries must be operational and eligible to receive grants from IGF at the time of distribution. If a charitable beneficiary no longer exists or is ineligible to receive a grant from IGF, then IGF will make every effort to grant funds to an eligible organization that supports similar purposes.

International

Generosity

Foundation is a

member of a network

of donor advised fund

charities that give IGF

unparalleled global

capabilities.

Investment Options

The default investment for an IGF Foundation Fund is an interest-bearing account. On any new contribution, interest begins to accrue one week after the money is received. Liquid assets held in an IGF Foundation Fund may be invested in a variety of passive index options based on the Fund Holder(s)' and/or Fund Advisor(s)' risk tolerance and investment time horizon.

OUR INVESTMENT PHILOSOPHY

IGF's investment philosophy balances maximizing total return and capital preservation, which is intended to protect the value of assets while they are held for future distribution. We believe that low-cost passive index investments help to achieve superior risk-adjusted returns that are appropriate for the anticipated holding period.

INVESTMENT ALLOCATIONS

IGF works with the Fund Holder(s) and Fund Advisor(s) to determine percentage allocations to asset classes (primarily money market, bonds, real estate, and equities) for the Foundation Fund.

SEPARATE ACCOUNT MANAGEMENT

If the Fund Holder(s) or Fund Advisor(s) wish to invest beyond passive index returns, separate account management is available. This may include active management with the objective of outperforming the indices, socially responsible investing, etc. IGF will work with the Fund Holder(s) and Fund Advisor(s) to select a bona fide professional investment manager who agrees to a discretionary mandate that meets those objectives.

MISSION RELATED INVESTMENTS ("MRI")

The Fund Holder(s) and Fund Advisor(s) may desire to invest fund assets in companies or projects that further IGF's charitable mission, as well as earn a return of capital and a return on capital - known as "Mission-related Investments" or "Impact Investments". IGF may accommodate this type of investment, and if so, will work with the Fund Holder(s) and Fund Advisor(s), as well as management of the target company to perform the necessary due diligence to determine if the investment can be approved.

MARKET FLUCTUATIONS

Market fluctuations may increase or decrease the value of assets held in a IGF Foundation Fund. Investment allocations should be recommended with the appropriate distribution objectives and time horizon in mind.



Foundation Fund Assessments

IGF assesses its Funds in proportion to their balance and activity so that the costs of running IGF are equitably shared by all. These assessments cover the costs of grant making and numerous other support activities such as facilities, gift processing and receipting, Fund and grant administration, legal compliance, accounting, communications, and human resources. The tables above and below describe the assessments that are applicable to a IGF Foundation Fund.

ADMINISTRATIVE COST ASSESSMENT (ACA) AND INVESTMENT OVERSIGHT ASSESSMENT (IOA) ON FUND BALANCES

AMOUNT	ACA ALLOCATION	IOA ALLOCATION
First \$5,000,000	0.30 Percent	0.50 Percent
Next \$5,000,000	0.25 Percent	0.40 Percent
Next \$5,000,000	0.20 Percent	0.30 Percent
Thereafter	0.15 Percent	0.20 Percent

IGF Foundation Fund

Assessment	Description
Administrative Cost Assessment	Administrative Cost is calculated as 1/12th of the annual rate assessed on the average daily fund balance each month . This amount is based on the daily fair market value of the assets. This assessment will be a minimum of \$500 per month, unless the balance is zero.
Investment Oversight Assessment	This does not apply to Funds invested in the default cash option. Investment Oversight is calculated as 1/12th of the annual rate assessed on the average daily fund balance each month. This amount is based on the daily fair market value of the assets. The IOA is subject to an alternative minimum calculation of between 2.5% down to 1.0% of the annual operating cash flows for illiquid private company assets held in the Fund.
Due Diligence Assessment (Mission-Related Investment)	The Due Diligence Assessment is a percentage of the fair market value of each Mission-Related Investment (see page 8) or Complex Asset. This is typically a 3% assessment but is subject to a minimum of \$3,000.
Other	IGF makes assessments when it provides administrative, charity research, grant management, and/or investment management support. This amount is as agreed upon when the solution is selected.

Grants

GRANTS TO CHARITY FUNDS

When a giver recommends a grant to a charity, IGF's standard practice is to establish a Charity Fund from which a distribution is then made to the charity. All grant recommendations are subject to IGF's grant approval process, and prior to the gift being made, all charities must undergo a due diligence process conducted by IGF.

RECOMMENDING GRANTS

Grant recommendations from a Fund Advisor may be made by logging into our website, telephone, e-mail, fax, or post mail. Each recommendation should include the following information:

- the Charity Fund name and number (if previously established)
- the amount of the proposed grant (minimum \$100)
- frequency of the grant as a single grant or schedule of recurring grants
- specific recommendation, if any, for the grant (*i.e.*, support for a particular project of the organization)

If the Charity Fund is not already established, please contact a member of the IGF team at admin@InternationalGenerosity.com to inquire about the necessary due diligence associated with the charity application process. No money can be gifted until the designated charity has been fully vetted and approved by IGF.

QUALIFIED CHARITIES

IGF will only make grants to charities that meet IGF's grant guidelines and that do not jeopardize its reputation and good standing with regulators and banks. The following list describes some of the types of organizations eligible to receive grants from an IGF Foundation Fund:

- Public charities (501c3), government entities (*e.g.*, libraries, public schools, police stations), and churches (including dioceses, monasteries, friaries, or abbeys)
- other charities that meet IGF's standards, ascertained during the grant due diligence process.



QUALIFIED CHARITABLE ACTIVITIES

IGF makes grants in accordance with its charitable mission. Grant recommendations to organizations whose tax-exempt purposes or activities are directly opposed or antithetical to IGF's charitable purposes will not be approved.

QUALIFIED GRANT PURPOSES

All grants must be issued for qualified charitable purposes. The following guidelines demonstrate the purposes for which a grant may be distributed.

- Health: Improve medical care and health care; in particular through the use of medical personnel, provision of medicines and medical equipment, and facilities (including dental medicine), environmental causes, the construction of health care facilities such as hospitals, nursing homes, medical, dentistry, pharmacy, educating medical professionals, knowledge in the field of health prevention and hygiene, and the promotion of medical research.
- Education: Establishment and support of educational institutions at all levels, particularly the early education of children, vocational training, and adult education, provide teachers and trainers, provide learning and training material, and support for training programs.
- Cultural promotion: Establishment and support of cultural promotion programs, cultural institutions, and organizations such as concert facilities, theaters, museums, libraries, and the promotion of artists.
- Poverty alleviation: Ensuring decent housing situations, support and relief in natural and environmental disasters through reconstruction of buildings and infrastructure, providing clothing and protection materials, combating hunger and malnutrition, ensuring good water supply, promotion of institutions for orphans and the disabled, environmental causes, protection of natural resources ensuring sustainable and self-sufficiency enabling soil management, promotion of small enterprises and start-up companies in developing and emerging countries micro-credit, supporting programs to increase employment levels in developing and emerging countries and programs to protect people against social injustice.

IMPERMISSIBLE GRANT PURPOSES

Impermissible grant purposes include, but are not limited to:

- private benefit for any individual(s)
- dues or membership fees.

GRANT APPROVAL

Grant recommendations are non-binding and will only be approved after IGF has verified the organization's charitable status and mission as well as the recommended use of the grant (grant purpose). If the organization or grant purpose cannot be verified, the grant recommendation may be delayed or denied.

SCHEDULING GRANTS

Grant recommendations may be scheduled as a single grant or as a recurring schedule of grants. Future grants from a recurring grant schedule that was approved in the past may be denied if eligibility rules, the organization's status, or legislation changes.

Generous
Communities.

Global Networks.

Better Life.

FUND BALANCE CONSIDERATIONS

An appropriate Fund balance must be available to satisfy a grant prior to the recommended issue date. Grants will not be issued for amounts greater than the available Fund balance.

PROCESSING TIME FRAMES

If a Charity Fund has previously been established, approved grant recommendations are generally processed within one business day. During seasons of peak activity, this process may take more time due to higher grant volumes.

However, the review process for a new charity may take from a few days to a few weeks or longer depending upon the charity's responsiveness. If an organization cannot be reached or does not supply the requested information within ten business days, the grant recommendation may be declined.

OUTSTANDING GRANT CHECKS

IGF reviews outstanding grant checks on a regular basis. If a charitable organization has not cashed or deposited a grant check within 90 days, IGF will investigate the outstanding check with the organization.

ACKNOWLEDGEMENTS

While charities may choose to issue a separate acknowledgement of the gift, tax receipts may only be issued to IGF in order to prevent the inadvertent claiming of an additional deduction on gifts previously received by IGF.



General Information

IGF's Annual Audit

International Generosity Foundation is audited annually by an independent accounting firm, and a copy of IGF's annual Independent Auditors' Report and Financial Statement is available on our website.

Important Note About the Purpose of this Document

This Guide describes how IGF currently operates in pursuit of its charitable mission. IGF, at its discretion, may modify this Guide at any time and without prior notice. No part of this Guide constitutes an agreement between IGF and any giver, charity, or any other person, or otherwise binds any person, and the information provided in no way constitutes legal advice. We strongly urge and encourage you to consult with your own professional advisors regarding your specific circumstances.



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