

# BECOMING A DONOR

## JOINING THE FOUNDATION FAMILY



### Types of Funds

**AN UNRESTRICTED FUND** is a good option for donors who want to be assured that their gift will always be used to meet vital needs and improve the quality of life in the Northern Illinois region. The Community Foundation staff, trustees and community advisors can help identify community needs and the most strategic way to address them.

**A DONOR-ADVISED FUND** is by legal definition an unrestricted fund. The Foundation welcomes donor's recommendations as to which organizations they would like to receive grants from the fund. Although the Foundation cannot, by law, be bound by these recommendations, we take them very seriously, and approve grants to recommended nonprofits governed by the highest charitable standards.

**A FIELD-OF-INTEREST FUND** is focused on issues of concern to the donor, such as child and family welfare, youth, education, human justice, environment, or preservation. The Foundation awards grants that meet current needs within the chosen category of interest.

**A DESIGNATED FUND** is for those who wish to support a specific organization, but recognize that needs might change. Donors can establish a designated fund at the Community Foundation instead of giving directly to the charity. This ensures that the gift remains intact over time and will continue to benefit a similar cause should the needs or purpose of the charity change.

### Setting up a Fund

Any donor, large or small, may establish a fund at the Community Foundation. Donors first identify their philanthropic objectives, then the Foundation's staff helps clarify those goals and identify the means to achieve them. The fund is then named by the donor, using their own name or the name of someone to be honored or memorialized, or the fund may remain anonymous.

### You Can Give to a Fund in Many Ways

**GIVE NOW** – You can set up a fund to achieve your charitable goals now and endow it to continue your philanthropy into the future. Many donors regularly add to their fund over their lifetime.

**DEFERRED GIFTS** – Donors can set up funds through deferred giving arrangements. The commitment to charitable giving through estate planning ensures many immediate tax benefits for the donor. Charitable Remainder Trusts and gifts of life insurance or IRAs can be used.

**WILLS** – After providing for personal bequests, a donor may include provisions for setting up a new fund with the Community Foundation or adding to an existing fund. Estate taxes are reduced, and a donor's legacy of charitable giving lives on.



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