Charitable Solutions

How We Can Work Together to Support Your Clients

Helping people give back to the place they love – it's the cornerstone of our work at Adirondack Community Foundation, as we work to strengthen our communities through philanthropy. Partners like you are essential in making that happen. As you work with your clients to channel their philanthropic passions and build their legacies, know that we are your guide so that – together – we can build a better Adirondacks, today, tomorrow, and always.

Why Adirondack Community Foundation?

- **Trusted partners with local roots** – We are the only community foundation serving the entire Adirondacks, working to benefit all communities across the region.
- **Easy giving** – We're here to help your clients realize their charitable goals and streamline their giving to the organizations and causes that matter most to them.
- **Philanthropy specialists** – Our staff and board's local knowledge and connections ensure we stay current on issues and community needs.
- **Administrative work** – We work with your client to make granting to Adirondack organizations easy, and handle the back-office work.
- **Your clients come first** – We honor donor intent in perpetuity. Should the unforeseen occur, the community foundation can ensure the donor's original intention is maintained.

Ways Your Clients Can Give Back to the Adirondacks

Establishing a fund at the community foundation or arranging for a legacy gift that will benefit generations to come are two of the most powerful ways we can facilitate charitable giving for your clients.

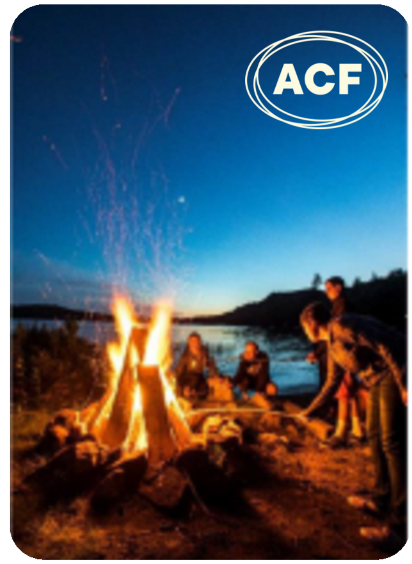
Donor Advised Funds (DAFs) cater to donors looking to maintain control over their charitable giving. The community foundation works with your client to establish the purpose of their fund and how it will act, either as a permanent fund, like an endowment, or flexible. The minimum to start a DAF is $25,000, but many opt to grow their fund over time (see chart on back page). // *Fund in Action (Top Right): The Brunner Family established the Asgaard Fund, a Donor Advised Fund named after their farm in Au Sable Forks, to help nonprofits grow and thrive with support and guidance from the community foundation.*

Establishing a charitable legacy through estate planning can ensure your client's philanthropy is here to support the Adirondacks for years to come. A legacy can be established through a DAF, designated fund, field of interest fund, or a scholarship fund, or your client can help to build the community foundation's Generous Acts Fund, which pools donations to respond to the region's most pressing needs. // *Fund in Action (Bottom Right): Kevin J. Carroll's legacy lives on through the Kevin J. Carroll Fund, to support those seeking to better themselves at Champlain Valley Physician's Hospital in Plattsburgh.*

Strengthening Investments in People and Communities

We are committed to serving as a prudent steward of the gifts entrusted to us by donors past, present, and future. With diligent guidance from our Finance Committee, every dollar we steward strengthens our investment in people and communities. The committee's investment strategy focuses on maximizing return within an acceptable risk tolerance to generate the most grant dollars for today, while preserving resources to fund future needs of our communities. Mercer, the community foundation's investment consultant, assists the committee in its efforts.

An investment in Adirondack Community Foundation is an investment in the future of our Adirondack communities. In establishing a fund with the community foundation, your clients' philanthropy can grow exponentially over time. Here's a glimpse into the potential long-term impact investments in the community foundation can have over time for our communities.*



Establishing Gift (Permanent Fund)	10 Years		20 Years		50 Years	
	Dollars Granted	Fund Value	Dollars Granted	Fund Value	Dollars Granted	Fund Value
$25,000						
$100,000						
$500,000						
$1,000,000						

More on How We Can Work Together

Whether you're an attorney, accountant, financial planner, insurance agent, or other trusted professional advisor, charitable giving can hold numerous tax advantages for your client, including minimized estate taxes and immediate tax deductions on assets contributed during life.

For Lawyers and Attorneys

Working with a client on their estate plan? We can share sample bequest language for those interested in establishing a philanthropic legacy through the community foundation. These individuals will automatically become part of our Legacy Family and will receive recognition in the foundation's publications. For clients with complex estates, we keep a local estate attorney on retainer who can provide further assistance if needed.

For Financial Advisors, CPAs, and Accountants

Retirement funds and IRAs can serve as excellent charitable tools for your clients, including naming Adirondack Community Foundation as a beneficiary, or, if your clients are over age 70.5, directing their IRA's required minimum distribution to the foundation. Your clients can also donate gifts of stock to the foundation to avoid capital gains tax and get a tax deduction of the full market value of the stock on the date of the gift.

For Insurance Professionals

Using a life insurance policy as a charitable giving tool, your clients can make a far greater gift than might otherwise be possible, and without diluting assets left to the family, simply by naming Adirondack Community Foundation as a primary or contingent beneficiary. Alternatively, your clients can gift a life insurance policy that is no longer needed to the foundation – for example, a policy purchased for your children who are now independent adults.

*This table reflects an estimate of cumulative grants based on Adirondack Community Foundation's spending policy: 4.5% of the trailing 12 quarters average balance. Fund Values reflect estimated market values based on 2% ROI net of fees and grants.