



THE CHICAGO
COMMUNITY TRUST

EQUITY • OPPORTUNITY • PROSPERITY

BEYOND GIVING

ADVANTAGES OF YOUR PHILANTHROPY AT
THE CHICAGO COMMUNITY TRUST



John Rogers, focusing his philanthropy on Racial Equity and Economic Inclusion, **with The Chicago Community Trust since 2009.**



KNOW YOUR PURPOSE

10 QUESTIONS TO ASK YOURSELF

How do I want to make a positive impact in my lifetime?

How do I want to make an impact *after* my lifetime?

What are my ultimate financial goals — during my lifetime and beyond?

Who do I want to help?

What do I expect to achieve by offering my support?

How do I want to share my values with other family members?

Does helping others make me feel good?

Do I want to know the impact my contributions will make?

How will I learn the impact my contributions will make?

Will someone safe guard my wishes even after I'm gone?

*WITHOUT A PURPOSE,
NOTHING SHOULD BE DONE.*

MARCUS AURELIUS

A PHILANTHROPIC ADVISOR CAN HELP YOU ANSWER THESE AND OTHER QUESTIONS ABOUT YOUR GIVING.



KNOW YOUR PURPOSE

WHY THE CHICAGO COMMUNITY TRUST SHOULD BECOME YOUR PHILANTHROPIC ADVISOR

THE CHICAGO COMMUNITY TRUST FULFILLS AN ESSENTIAL ROLE AS THE HEART OF CHICAGO PHILANTHROPY. For over 100 years, the Trust has been at the center of the Chicago donor community — having awarded cumulative grants of over \$2 billion, and currently awarding annual grants of over \$350 million to Chicago, regional, and national nonprofit organizations.

PHILANTHROPY IS ALL WE DO. The Chicago Community Trust is focused exclusively on philanthropy. Our duty to donors is to make their giving more effective.

GIVING ALONGSIDE THE TRUST. Join with like-minded donors and the Trust itself to leverage your support for initiatives that will benefit our region for generations to come.

WE WILL BE YOUR GIVING COACH. What is my philanthropic purpose? Is it smarter to make charitable gifts in one larger amount or in multiple smaller doses? Can I create greater impact by funding an endowment in perpetuity or by making a bigger bet in the short term? How much control must I relinquish over how my assets are used? These and similar questions can trouble anyone who gives — and we will help you answer them all.

The answer to every philanthropic question is always: *It depends.* Philanthropy is complex enough by itself, but when you consider how it intersects with your own personal financial and legacy goals, finding an ideal solution becomes even more daunting.

That's why The Chicago Community Trust offers the counsel of our expertise to our committed community of donors. We can advise you — about the financial and tax consequences of your giving strategy, about how to vet nonprofit organizations, about how to share your closely held values with family members, and about dozens of other topics related to giving more effectively.

Note: The Chicago Community Trust cannot give tax, legal or financial advice. But we can call attention to advantages and disadvantages of various approaches as they pertain to your individual situation, as guided by your professional advisors.



Arthur Ellis and Abby Ohl, focusing their philanthropy on Early Childhood, Hunger and Children, **with The Chicago Community Trust since 2003.**

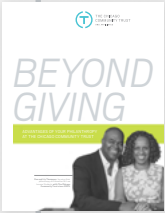


KNOW YOUR OPTIONS

LAUNCH YOUR FUND WHEN THE CONDITIONS ARE RIGHT

This overview will offer some insights into the types of funding vehicles that might make sense for your situation.

But there's only one way to know for sure — to speak with us.
Your advisors are also welcome, of course.

	IDEAL CONDITIONS FOR THE DONOR	ADDITIONAL CONSIDERATIONS
DONOR ADVISED FUND	<p>Immediate tax deductibility</p> <p>Provides either anonymity or recognition for your support</p> <p>Excellent option for converting a private foundation or for complementing other philanthropic vehicles, such as charitable LLCs</p>	<p>The most popular option at The Chicago Community Trust</p> <p>Please see our companion guide BEYOND GIVING: Advantages of your donor advised fund at The Chicago Community Trust</p> 
FIELD OF INTEREST FUND	<p>Field of Interest funds ensure that the Trust, as your philanthropic fiduciary, will continue to support the issues you care about now and in the future</p>	<p>The Trust's Community Impact team evaluates deserving organizations on an ongoing basis for your Field of Interest fund</p> <p>Popular fields of interest include:</p> <ul style="list-style-type: none"> Education Environment Critical needs
DESIGNATED FUNDS	<p>Designated funds are established to provide one or more specifically named charities with annual distributions</p>	<p>Your choice for supporting one or more specific institutions of interest</p>
UNRESTRICTED FUND	<p>Support for the most pressing needs, as identified at the time of disbursement by the grant making experts at The Chicago Community Trust</p>	<p>Discretionary funds support urgent new needs as they arise</p>

continued on next page



KNOW YOUR OPTIONS

LAUNCH YOUR FUND WHEN THE CONDITIONS ARE RIGHT

	IDEAL CONDITIONS FOR THE DONOR	ADDITIONAL CONSIDERATIONS
CHARITABLE REMAINDER TRUST	<p>Provides you with annual distributions for life or specified term, with a charity receiving assets when the trust terminates</p> <p>Many different types of assets can fund a CRT</p>	<p>Charitable Lead Trusts and Charitable Gift Annuities are additional options that may benefit your circumstances</p>
SUPPORTING ORGANIZATION	<p>Ideal for a strong and substantial relationship with grant recipients, a supporting organization provides for a board structure as well as different levels of involvement by other interested parties</p> <p>Recommended for maintaining a measure of control over the supporting organization's objectives and means of support</p> <p>Can reduce tax and distribution burdens, be subject to less restrictive regulations, and enjoys considerably wider latitude in support</p>	<p>The Chicago Community Trust appoints a majority of the board of directors</p> <p>The purpose of individual grant distributions is at the discretion of the board</p> <p>Your supporting organization is typically used in place of a private foundation and may hire staff</p>
PRIVATE FOUNDATION	<p>Preferred for donors who seek complete responsibility for regulatory reporting and foundation administration</p>	<p>Mandatory 5% annual distributions, regardless of investment returns</p> <p>Excise taxes on net investment income are applied</p> <p>Differing rules and typically lower tax deductibility of gifts toward foundation assets</p> <p>Significant startup time and cost</p> <p>Significant ongoing administrative costs and responsibilities</p> <p>Mandatory public disclosure of grants and recipients, investment fees, staff salaries, board members and significant contributors, making anonymity virtually impossible</p>



KNOW YOUR OPTIONS

LAUNCH YOUR FUND ONLY WHEN THE CONDITIONS ARE RIGHT

YOUR INDIVIDUAL GOALS ARE THE MOST IMPORTANT REASON TO CHOOSE ONE VEHICLE OVER ANOTHER.

Other providers who do not specialize exclusively in philanthropy have a vested interest in the recommendation of certain vehicles. We do not. Our advice to you is neutral — if a private foundation outside of The Chicago Community Trust is ideal for your situation, we will say so.

Our fiduciary obligation is to the public, to the region and to our donors — not to shareholders or to profitability goals. Because The Chicago Community Trust is a public charity, our advice is unbiased in ways that will always put your interest first and foremost.

We will be happy to discuss options with your team of advisors to determine the optimal philanthropic vehicles for your financial and philanthropic goals. Our experts have helped many individuals and families devise the ideal income or wealth preservation solution for their circumstances — and we will be happy to do so for you too.

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IS TO THE PUBLIC, TO THE
REGION AND TO OUR DONORS —
NOT TO SHAREHOLDERS OR TO
PROFITABILITY GOALS.**



KNOW YOUR OPTIONS

HOW WE WORK WITH YOU, YOUR LOVED ONES AND YOUR ADVISORS

HOW **OUR EXPERIENCE** COLLABORATES WITH YOUR EXPERIENCE.

Let our philanthropic professionals advise you on how to thread the needle. Opening your fund at the Trust is the surest way to realize your charitable intentions, now and for always.

The Chicago Community Trust is dedicated to the progress of all communities within our larger region — urban, suburban and exurban. For over 100 years the Trust has been a prominent part of the local philanthropic landscape, helping donors examine the deeper problems affecting our region that deserve greater attention, as well as new ways to enhance the impact of their giving.

Our vision is a thriving, equitable, connected region where people of all races, places and identities have the opportunity to reach their potential. One of the ways we will achieve that is by collaborating with our donors — making their philanthropic strategies more informed and effective.

At The Chicago Community Trust, your freedom to give to any worthy organizations across the nation is unrestricted. But the Trust also offers our own unique philanthropic leverage in that you can lend your support to Trust initiatives, or we can help you gather like-minded donors to support nearly any area that interests you.

OUR VISION IS A THRIVING, EQUITABLE AND CONNECTED REGION WHERE PEOPLE OF ALL RACES, PLACES AND IDENTITIES HAVE THE OPPORTUNITY TO REACH THEIR POTENTIAL.

CHOOSING THE RIGHT OPTIONS FOR YOU.

We can also help your advisors build more effective solutions for you.

The legal and financial structures of your philanthropic funds, your business interests, your personal assets, your tax situation and your estate can and will interact in unexpected ways — unless you take a proactive approach now.

We'll show you all the options at your disposal,

with the advantages and disadvantages of each for your situation. We'll advise you before, during and after you set up your philanthropic plan. We'll bring you new insights into charitable opportunities, introduce you to other donors, and connect you with topical experts in the fields that interest you most.



KNOW YOUR OPTIONS

UNLOCK THE POTENTIAL OF NON-CASH ASSETS

Your philanthropic strategy does not necessarily require the writing of a check. We have the ability to accept a wide variety of assets, including:

CASH (cash equivalents, including credit card donations)

MARKETABLE SECURITIES

PRIVATE EQUITY and closely held or restricted stock

BUSINESS INTERESTS, including partnerships and interests in LLCs

INTELLECTUAL PROPERTY AND OTHER RIGHTS:
Patents, trademarks, royalties, distribution rights

REAL ESTATE, including partial interests

TANGIBLE PERSONAL PROPERTY

PROMISSORY NOTES

ARTWORK AND COLLECTIBLES

TRANSFER OF A PRIVATE FOUNDATION



Tomás de'Medici, focusing his philanthropy on Community and Workforce Development, **with The Chicago Community Trust since 2015.**



KNOW YOUR OPTIONS

WE CARE ABOUT WHAT YOU CARE ABOUT

For every interest you hold — such as education, critical needs, neighborhood investment and hundreds more — there is a Trust community impact officer and philanthropic advisor who can assist your charitable plan of action.

No financial institution can match the Trust's depth and breadth of knowledge of Chicago nonprofit organizations. No other philanthropic entity produces as broad a survey of the local landscape as our experts do and have done for over 100 years.

A NOTE ABOUT FEES

All financial vehicles, including the categories shown on pages 4 and 5, are subject to fees. Before choosing a provider for your philanthropic strategy, the key is understanding the importance of the services available and the value of the services received.

In addition to all of the features you would want from a traditional provider — a wide range of philanthropic fund options, traditional and impact investments, online access to your fund and weekly grant making — the Trust offers much more.

Only donors at The Chicago Community Trust receive the benefit of our local expertise and focused knowledge. Nonspecialist providers may offer lower fees — but you will receive less service, little to no philanthropic advice, zero connection to major nonprofit organizations, a lack of experience with local causes and no community of donors to meet or experts to guide you. Of course, in contrast with other providers, The Chicago Community Trust offers all of these services and more.

The fees for funds held at the Trust adhere to traditional formulas that have been adopted throughout the industry — based on asset levels, fund minimums, administrative needs, annual charges, credit charges and so on.

FOR DETAILED INFORMATION ABOUT SPECIFIC COSTS, PLEASE CONTACT US.



*KNOW YOUR PURPOSE
KNOW YOUR OPTIONS
KNOW THE TRUST*

**THE CHICAGO COMMUNITY TRUST CAN SERVE AS
YOUR INDEPENDENT PHILANTHROPIC ADVISOR.**

Whether you're just getting started in giving, or whether you lead a substantial family foundation — The Chicago Community Trust has options that can optimize your giving and help you build new short- and long-term advantages that will move you closer to your financial and legacy planning goals.

Let the philanthropic professionals of the Trust show you how your giving can be made easier, more effective and more gratifying. Your advisors are welcome to join you in a no-obligation conversation with us.

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