

HOW THE JCF PARTNERS WITH FINANCIAL PROFESSIONALS

Gift of MARKETABLE SECURITIES

- Eliminates the capital gain for tax purposes
- Out of company full CDA created (total gain)
- JCF policy is, where possible, to open an account at donors' broker so the broker handles the disposition

INVESTMENT: DONOR'S CHOICES

1. Gift to JCF

- distribute to charities
- cash has to go to JCF

2. Gift to JCF- Endowment

- a) JCF fixed income pool
- b) JCF diverse pool (fixed, equities, alternatives)
- c) invest with financial professional- distribute to
JCF 5.3% of capital annually

CHARITABLE REMAINDER TRUST

- Property moves from donor's account to CRT JCF donor account
- Donor receives tax receipt
- Donor receives income for life
- Financial professional invests account
- JCF does contract, annual tax returns

Gift of LIFE INSURANCE, ANNUITY

- Insurance used as vehicle to make a direct gift to JCF
- Or needed as part of estate gift plan or preferred share gift
- Financial professionals can furnish the policy or annuity

PROFESSIONAL ADVISORS

JCF gift acceptance policy

requires that donor be asked to receive independent professional review of gift plan

CONSULT WITH TRUSTEE

- Trustee can be professional advisor
- Account at JCF in which donor or representative or combo advises JCF on distribution and/or investment issues
- Professional can be a trustee while donor is alive and/or after death
- Admin work done by JCF