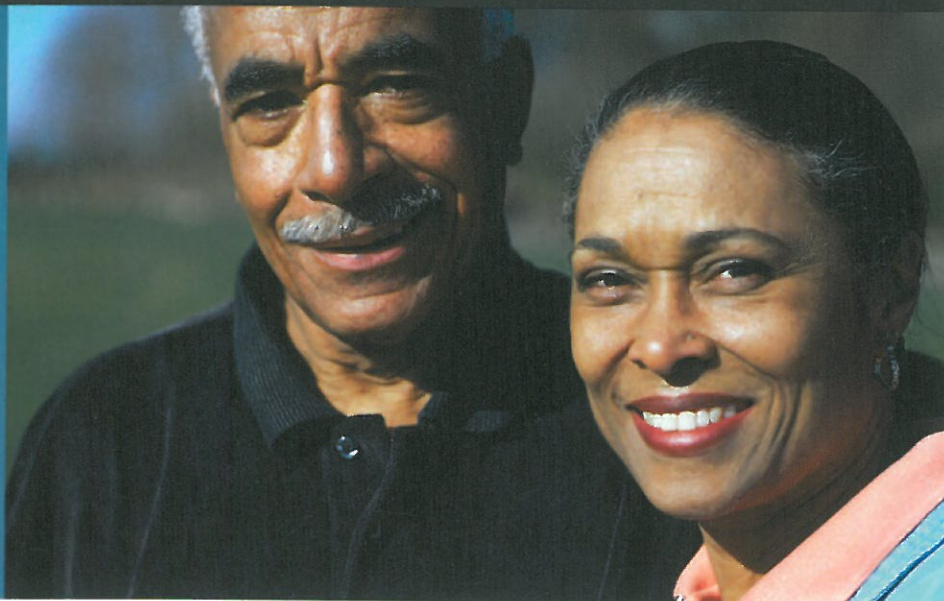


Meeting ever-changing community needs

Unrestricted Fund



When you establish an Unrestricted Fund, your gift addresses a broad range of local needs — including future needs that often cannot be anticipated at the time your gift is made. We evaluate all aspects of community well-being: arts and culture, economic development, education, environment, health and human services, neighborhood revitalization, and more. The flexibility of your unrestricted gift enables your community foundation's program experts to respond to the community's most pressing needs, today and tomorrow.

How it works

- You make an unrestricted gift to your community foundation during your lifetime or through a bequest in your will. You can give cash, appreciated stocks, real estate, or other assets.
- We set up a special fund in your name, in the name of your family or business, or in honor of any person or organization you choose.
- You receive tax benefits in the year your gift is made.
- Our professional program staff determines the areas of community need that would be most impacted by grants from your gift.
- Our board issues grants in the name of the fund you establish (if you prefer, grants can be made anonymously).
- We handle all the administrative details.
- Your gift can be placed into an endowment that is invested over time. Earnings from your fund are used to make grants addressing community needs. Your gift — and all future earnings from your gift — is a permanent source of community capital, helping to do good work forever.



Four County

community foundationSM

A lasting legacy

Peggy and Ed Gibb always made giving to their community a personal priority. In meetings with their professional advisor, they began to consider including a bequest that would benefit their local community. "Peggy and I care a lot about this town," says Ed. "We wanted to give in a way that would continually help the people who live here." After considering their options, the Gibbs decided to establish an Unrestricted Fund with their local community foundation. The Gibb Community Fund would take effect after they both passed away, leaving a portion of their estate to charity. "By establishing an Unrestricted Fund, we were able to keep our gift from becoming outdated. Community needs change, so we wanted to make sure our gift wasn't too narrowly focused," says Peggy. "Because it's endowed at the community foundation, our gift will make a difference forever," Ed says. "It will grow over time and become a more and more valuable asset for our community. This is exactly the legacy Peggy and I want to leave."

231 E. St. Clair, P.O. Box 539 • Almont, MI 48003 • www.4ccf.org

Ten reasons people choose to give through community foundations

one

We are a **local organization** with deep roots in the community.

two

Our professional program staff has **broad expertise** regarding community issues and needs.

three

We provide highly **personalized service** tailored to each individual's charitable and financial interests.

four

Our funds help people **invest in the causes** they care about most.

five

We accept a wide **variety of assets**, and can facilitate even the most complex forms of giving.

six

We partner with **professional advisors** to create highly effective approaches to charitable giving.

seven

We offer maximum **tax advantage** for most gifts under federal law.

eight

We **multiply the impact** of gift dollars by pooling them with other gifts and grants.

nine

We build **endowment funds** that benefit the community forever and help create personal legacies.

ten

We are a **community leader**, convening agencies and coordinating resources to create positive change.

More benefits

Because you set no restrictions on the use of your gift, it enables our experienced program staff and board to do what they do best — assess community needs and respond by awarding grants to the nonprofit organizations that undertake our community's most critical work. Unrestricted Funds help your community foundation to support long-term solutions; respond quickly to emergencies; and meet changing social, cultural, educational, or environmental needs in our local community.

Grants are made in the name of the fund you establish, creating your personal legacy of giving. You may give your gift immediately or through your will or other estate planning strategy. If you endow your gift, it becomes a permanent community funding resource.

Community foundations provide a simple, powerful, and highly personal approach to giving. We offer a variety of giving tools to help people achieve their charitable goals.

You can make a gift of cash, stocks, bonds, real estate, or other assets to your community foundation. Most charitable gifts qualify for maximum tax advantage under federal law. For more information and ideas on ways to integrate your financial planning with charitable giving, ask your financial advisor or contact your community foundation.