



Protect. Strengthen. Grow.[®]

ABOUT HIGHGROUND:

Nonprofit organizations could not advance their important missions without the generous support of donors like you. HighGround's purpose is to help those who desire to financially support nonprofit organizations find creative giving solutions to fulfill that calling. Our team of expert lawyers is eager to maximize the impact of your philanthropic giving. From gifts of cash and securities to charitable gift annuities and donor-advised funds, HighGround can structure and implement a wide range of giving options.

With the sophistication of a world-class investment manager, HighGround also seeks to steward well the assets entrusted to us by our nonprofit client partners. Our unmatched knowledge of nonprofit investment management has fostered long-term partnerships with our clients — some since 1930. HighGround has well-established relationships with over 500 qualified charities and may already be the trusted investment advisor of the charity you wish to benefit with your philanthropy.

Gift planning has never been easier. Beginning with a careful review of your specific planning objectives, assets and tax considerations, HighGround structures and implements a gift plan that enables you to achieve your personal goals while generating the greatest impact for the charities of your choice.

HighGround Advisors is proud to partner with First Baptist Church Universal City and the Enduring Love Foundation, offering investment management and gift planning services. For more information about our services, please contact us today.

We Protect your legacy.

We Strengthen your legacy.

We Grow your legacy.

AREAS OF FOCUS:

- Asset Management
- Account Support Services
- Gift Planning Services
 - Educating you on the latest giving solutions
 - Providing follow-up consultations with your professional advisors to create unique giving plans
 - Explaining the legal and tax aspects of all gifts
 - Preparing and/or reviewing legal documents
 - Calculating charitable income tax deduction and projected annual income levels
 - Providing asset evaluation and acceptance
 - Tax receipting
 - Estate planning

QUICK FACTS:

- Founded in 1930
- \$2.8 billion in assets under management
- Serving over 525 nonprofits, churches and beneficiaries
- Managing over 7,750 client accounts
- 50 employees

GIVING VEHICLES:

QUALIFIED CHARITABLE GIFT ANNUITIES

Individuals are able to make a gift of cash or marketable securities through HighGround Advisors for the benefit of FBC Universal City using a contractual agreement known as a qualified charitable gift annuity. The donor is guaranteed a set amount – an annuity – for life and also receives a current income tax charitable deduction. The amount of the annuity is based upon the age of the income beneficiary or beneficiaries.

CHARITABLE REMAINDER TRUSTS

Charitable Remainder Trusts provide an excellent opportunity for individuals to participate with charities of their choice while retaining an income stream from the gifted property for the duration of their lifetime or for a specified term of years. Remainder trusts can be funded with almost any asset, including real estate (avoiding capital gains tax exposure), and provide donors with an income tax-deductible donation in the year the gift is made.

CHARITABLE LEAD TRUSTS

If an individual selects a Charitable Lead Trust, the donation provides an immediate income stream to FBC Universal City. At the conclusion of the trust's term, the trust amount will be returned to the donor or the donor's family members. Using a charitable lead trust, assets are transferred to the donor's trust and a charitable organization is named to receive the income stream for a term of years or a lifetime – commonly measured by the donor's life. Lead trusts can be funded with almost any asset. Depending on the remainder beneficiary, donors receive either a gift or income tax charitable deduction.

DONOR-ADVISED FUNDS

One of the fastest-growing and most flexible giving vehicles, a donor-advised fund (DAF) is a charitable giving account that is sponsored by a public charity (e.g., HighGround Advisors) and funded by a donor's tax-deductible contributions of cash, stock, mutual funds or other assets. Contributions to a DAF have the potential to grow, tax-free, over time and donors retain the right to recommend grants from the DAF to eligible charities of their choice.

A DAF is an excellent vehicle for donors who wish to maximize their charitable impact, give in a tax-advantageous way, and streamline the administration of their donations.

NONCASH ASSETS

Gifts of noncash assets, such as retirement plans, tangible property, life insurance or virtual currency, provide various giving strategies to donors. These giving solutions allow donors to increase their giving potential while maximizing tax benefits. When noncash assets are contributed to FBC Universal City, often the full fair market value of the asset is tax deductible and capital gains tax is not incurred upon its sale.

RETIREMENT ASSETS

Retirement assets, such as 401(k)s and 403(b)s, typically account for a significant portion of an individual's worth. These plans, however, do not usually receive favorable tax treatment upon the owner's death and are often the only taxable assets in a person's estate. If your retirement assets are designated to charity, you can bypass estate and income taxes from being imposed. When you designate your retirement assets to charity, one hundred percent of the proceeds can be used toward a cause that is important to you.

REVOCABLE TRUST

A revocable trust is a giving arrangement that contains a provision stating it may be altered or canceled by the grantor. During the life of the trust, the earned income is distributed to the donor and transfers to FBC Universal City upon death. While more costly than other giving vehicles, this option is appealing because it allows the donor to control the principal and can be canceled.

QUALIFIED CHARITABLE DISTRIBUTIONS

Individuals 70½ years or older may make distributions of up to \$105,000 annually from their retirement accounts directly to charitable organizations. These distributions, known as qualified charitable distributions (QCDs), satisfy the IRS' required minimum distribution from tax-deferred retirement accounts but are excluded from the donor's taxable income. Individuals also have a one-time opportunity to use a QCD of up to \$53,000 to establish a Charitable Remainder Trust or a Charitable Gift Annuity.

GIFTS OF PROPERTY WHILE RETAINING LIFE ESTATE

Making a gift of a house or farm while retaining a life estate allows a donor to receive an income tax charitable deduction while retaining the use of the property for the duration of his or her lifetime. To carry out this gift, the donor would transfer their property to HighGround Advisors for the benefit of FBC Universal City, while retaining a life estate in the gifted property. This means the donor can continue to use the property throughout the donor's lifetime, and upon the donor's death, the property automatically passes to FBC Universal City. The individual who retains a life estate is responsible for the insurance, taxes and maintenance of the property until death. The donor also receives an income tax charitable deduction in the year the gift is made.

GIFTS BY WILL

A will is a straightforward method for donors to continue a legacy of stewardship to FBC Universal City upon their death. HighGround Advisors cannot draft wills for donors who wish to contribute to our nonprofit clients because it would constitute a conflict of interest. However, our staff will work with donors' attorneys to provide comprehensive language regarding the charitable gifts they wish to make.

