CAF AMERICAN DONOR FUND

Smart tax-effective giving for dual UK and US taxpayers
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The CAF American Donor Fund is the trading name of Southampton Row Trust Ltd, a company registered in England and Wales with company number 3900842 and with the Charity Commission registered charity number 1079020. Southampton Row Trust Ltd is a wholly owned subsidiary of CAF America, a US 501(c)(3) public charity. CAF America Employer Identification Number (EIN) 43-1634280.

Registered Office 25 Kings Hill Avenue, West Malling, Kent ME19 4TA, United Kingdom.

The Charities Aid Foundation is registered with the Financial Conduct Authority for anti money laundering purposes (reference number 211430).
INTRODUCING CAF AMERICAN DONOR FUND

If you pay tax in the UK and the US, we are the smart, tax-effective way to achieve greater impact with your charitable giving. Our service allows you to claim eligible tax deductions on all your charitable giving in both jurisdictions.

Whatever stage you’re at with your philanthropy journey, we can help. Our team of professionals will be with you every step of the way to guide you quickly and efficiently throughout the management and administration of your giving, using our established and trusted service.

“I’ve been a donor to the CAF American Donor Fund since its inception. I find the fund tax-effective and flexible in meeting my philanthropy needs. Staff are very professional and the work is conducted on a timely basis. I would certainly recommend them for anyone who needs the tax-deductibility from a UK and US perspective.”

CAF American Donor Fund client
Rely on a trusted relationship

Established over 90 years ago, Charities Aid Foundation (CAF) has a long history of helping donors make a bigger philanthropic impact. We support over 250,000 individual donors and 73,000 charities in 100 countries and as a charity ourselves, any surplus we make is reinvested into the sector.

We work with thousands of major donors who give to causes all around the world.

We’re recognised for the scale, quality and breadth of our tax-effective philanthropy services and our global network helps us to connect donors to the causes that matter to them the most.
WHY CHOOSE CAF AMERICAN DONOR FUND?

Dual tax relief
You can claim UK and US tax relief on all your charitable giving worldwide.

Personal expert support
We’re the leading provider of philanthropy services for dual UK and US taxpayers and you will be supported by a dedicated Relationship Manager from our specialist team.

Global offices
You’ll be supported by our specialist teams in the UK and US, as well as CAF’s unrivalled network of offices in nine countries across six continents.

Flexible solutions
From one-off cash gifts to achieving long-term strategic philanthropic impact, we offer tailored solutions to support your ambitions. We can take property, art or other non-cash assets to address the most complex circumstances.

Online access 24/7
Whether you’re travelling around the world, at home or in the office, you can view information and make requests from your fund on any device, at your convenience wherever you are.

Portable service
If you have to move back to the US or the UK from your current base, you can continue to use CAF as your giving partner.

Quality and security
CAF’s strong balance sheet and longevity in the charitable giving market, provides you with the security and assurance that we operate to the highest standards. CAF is the only independent provider of Donor Advised Funds registered with the Financial Conduct Authority (FCA) for anti-money laundering purposes.
“I have been using the CAF American Donor Fund for just over six years and am delighted with the service. The fund allows my wife and I to make grants to charities in the UK and US and to maximise the tax benefits we receive in both countries.

We receive friendly and personable service from the CAF American Donor Fund team. Our requests are dealt with quickly, and when we have needed to register new charities to receive donations, the team have arranged this in a professional and efficient way. The team also help by liaising directly with our accountants to provide the information required for our tax returns.”

Chief Operating Officer and Managing Director,
Leading global private equity firm.
KEY FEATURES

- Donations made to CAF American Donor Fund are tax-effective in the UK and the US.

- Donations qualify for UK Gift Aid, where applicable, to increase the value of donations made by 25% and the related US tax deduction by 25%.

- We can hold GBP, USD and EUR allowing you to organise your giving in multiple currencies within one account.

- You can build a fund and request grants to charitable causes when it best suits you.

- There are no set-up fees or ongoing accounting and legal costs associated with private foundations.

- Fees are recovered from your donations and are tax-deductible along with your donation.

- Our service enables you to give beyond the UK and US, so you can support the charities and causes you care about globally without losing your UK and US tax deductions.

- Our in-house due diligence on grant recipients is industry leading and ensures that your donations are put to good use whilst also qualifying you for tax relief in both countries.

- If you move to the UK or US, you can still use the service as it’s transferable to wherever you move.

- If you don’t want your details to be shared with the charity you donate to, you can give anonymously through us.
**FLEXIBLE SOLUTIONS FOR YOUR PERSONAL GIVING PREFERENCES**

**One-off or occasional giving**  
Our **Donor Advised Gift** service allows you to make donations whenever you want to, without the need to maintain a minimum balance or build a fund with us.

**Regular giving**  
Our **Donor Advised Fund** allows you to build a fund to distribute to the charities you recommend, whenever you want to, whilst claiming tax relief when you donate into the Donor Advised Fund. A minimum balance needs to be maintained.

**Long-term giving**  
Our **Premier Donor Advised Fund** gives the benefits of a Donor Advised Fund but also allows you to invest the fund so it has the potential to grow and achieve even more social impact. You can also appoint a successor to take responsibility for the fund when you die, allowing you to foster a culture of giving in your family.

“Our experience has been nothing less than wonderful. Being able to accumulate charity savings on a regular basis and then address a charitable need that we have identified is a process that works extremely well for my family.”

Managing Partner,  
International real estate investment company.
WHICH SERVICE IS THE BEST OPTION FOR YOU?

You can choose which option is the most suitable for your needs and if you require any support, our team are on hand to help. It’s easy to switch between options at any stage if your needs change over time.

<table>
<thead>
<tr>
<th>Feature</th>
<th>DONOR ADVISED GIFT (DAG)</th>
<th>DONOR ADVISED FUND (DAF)</th>
<th>PREMIER DONOR ADVISED FUND (PDAF)</th>
</tr>
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<tbody>
<tr>
<td>Request that your fund is invested</td>
<td>✗</td>
<td>✗</td>
<td>✓</td>
</tr>
<tr>
<td>Cash balances earn interest</td>
<td>✗</td>
<td>✗</td>
<td>✓</td>
</tr>
<tr>
<td>Appoint a successor</td>
<td>✗</td>
<td>✗</td>
<td>✓</td>
</tr>
<tr>
<td>Minimum balance requirement</td>
<td>✗</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Minimum term¹</td>
<td>✗</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>One-off or occasional giving</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Dual tax-effective giving in the UK and the US</td>
<td>✗</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>UK Gift Aid to increase the value of donation by 25%, where eligible</td>
<td>✗</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Build a fund and recommend grants</td>
<td>2</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Letter of Wishes (see page 12)</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Anonymity if you prefer to make anonymous donations</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Fees are recovered from your donations and are tax deductible</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Half-day advisory workshop to support more effective giving</td>
<td>3</td>
<td>3</td>
<td>3</td>
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<tr>
<td>Dedicated client relationship manager</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>No set-up fees usually associated with private foundations</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>Validation service (to ensure your donations go to genuine causes)</td>
<td>4</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Give globally</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Transferable if you move to the UK or the US</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
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¹ Early closure fees apply for the first three years for the DAF and for the first four years for the PDAF.
² Whilst a fund can be built with a Donor Advised Gift, this could be more expensive for you than a Donor Advised Fund so you should carefully consider which service suits your needs best.
³ A fee will apply, contact us for more information about the workshop and fees.
⁴ Additional fees apply to validate a charity which we have not given to before.
SETTING UP YOUR ACCOUNT

**APPLY**

**STEP 1:**
Complete our online application form at www.cafonline.org/cadf/apply

**STEP 2:**
We process your application and contact you if we need further information

**ONCE YOUR FUND IS OPEN**

**STEP 3:**
When you are ready to make a donation we accept the following:

- **Cash**
  By wire transfer, any major currency, UK onshore and UK offshore.

- **Other asset types**
  See section 'How the Fund Works' (page 11).

**ONCE YOU’VE MADE A DONATION**
We will issue you with two receipts; one for UK tax returns and one for US tax returns.

**STEP 4:**
We apply for Gift Aid where eligible and credit it to your fund.

Our online portal enables you to recommend grants to charities.

Premier Donor Advised Fund clients can request that we invest the funds (page 12).
HOW THE FUND WORKS

Once opened, you can make further contributions to the fund whenever you want. We issue receipts at the point at which you contribute to your fund, meaning you can claim tax relief straightaway. We accept donations of the following:

- **Cash**
  Any major currency, UK onshore and UK offshore*

- **Stocks and shares**
  UK onshore and UK offshore

- **UK salary sacrifice giving**
  e.g. CAF Give As You Earn

- **Non-cash gifts**
  We have many years experience of facilitating donations of illiquid assets e.g. art, antiques and property.

* UK offshore donations are not treated as a remittance for UK tax purposes.

**Please note: donations of stock, salary sacrifice and non-cash assets are not eligible for Gift Aid.
Assurance with our due diligence services for overseas donations

We undertake extensive due diligence to ensure that a charity is legitimate and well run. It’s often the most important reason our clients choose to work with us, because it means they can be sure their donation will be tax-effective and put to good use. The process is especially valuable for donors who want to give money to overseas charities, as some organisations operate in countries that don’t have a charity regulator, or where laws on financial crime and money laundering are weak.

Involve other people in your giving

You can include your family or others by naming them as Additional Signatories to make requests in respect of your fund.

What happens if you pass away?

We encourage you to complete a Letter of Wishes for your fund – this will allow you to tell us how you would like your fund distributed after your death. If you choose to open a Premier Donor Advised Fund, you can appoint successors to carry on your philanthropy after your lifetime by giving them authority to continue to administer the fund. Simply request and complete an Appointment of Successor Form and we’ll take care of the rest.

Giving through us in your Will

Many people need to set up the charitable giving in their Will so that it qualifies as charitable in the UK and US. Our legacy service allows donors to do just that. If you would like to name the CAF American Donor Fund in your Will, we can provide suggested wording to your legal advisor, and then ask you to let us know your chosen charitable causes by completing a Letter of Wishes. If over time your choice of charities changes, the Letter of Wishes can be updated as many times as you wish without needing to change your Will.

Investing your fund

With a Premier Donor Advised Fund you can invest your funds to give them the potential to grow and achieve more social impact. We offer the most flexible investment options available including cash deposits, bonds, individual stocks, funds and Exchange Traded Funds (ETFs) through to more complex investments including private equity and hedge funds. We also have arrangements with a number of major investment banks who can invest funds on a discretionary basis. Any balances held in cash earn interest.

Access to expert philanthropy advice

Our philanthropy advisory team is committed to helping you achieve more effective philanthropy with values-based giving. We offer all clients a bespoke, personal philanthropy workshop to get started. Together we’ll create your customised values and mission statement to help deliver more effective giving. Premier Donor Advised Fund clients can receive the workshop free of charge.

If you want more in-depth advice, we will work with you to understand what you want to achieve and propose a strategy around what matters most to you. This is an additional service, which attracts additional fees.

When it comes to tax planning and investments, we do not provide advice, but work with your advisors to ensure everything comes together to support your philanthropic goals.
WHAT DOES IT COST?

Our fees provide excellent value for money and are the most competitive available. Different fees apply for the different options and you can see details of our current charges at [www.cafonline.org/cadf/fees](http://www.cafonline.org/cadf/fees).

As a charity ourselves, any surplus made is reinvested into the sector.
TAking the next step

To sign up, simply visit www.cafonline.org/cadf/apply. Applying online takes less than five minutes. We’ll explain the choice of products we offer and ask for some information about you. Our Terms and Conditions and Fee Schedule are also available online for you to review.

If you are interested in applying for a corporate fund, please contact us for an application form.

Contact us

Questions or want to discuss anything further?

Simply give us a call. One of our team will be happy to provide the answers you need and assist you in deciding how we can best meet your needs. We’re happy to meet with you in person or have a conversation on the phone.

You can contact the team on +44 (0)3000 123 150. Telephone lines are open Monday to Friday, 9am to 5pm (UK time. Excluding UK bank holidays). Alternatively, email cadf@cafonline.org or visit www.cafonline.org/cadf.

Data Protection and Privacy

We take data protection and privacy very seriously. Our Privacy notice at www.cafonline.org/privacy governs the way in which we collect, retain and use personal data. We shall ensure that we only hold personal data for as long as it is needed and that it is held securely.

CAF American Donor Fund does not provide tax advice and you should consult with your tax advisors to optimise your tax planning.
We are CAF and we exist to make giving go further, so together we can transform more lives and communities around the world.

We are a charity, a bank and a champion for better giving, and for over 90 years we’ve been helping donors, companies, charities and social organisations make a bigger impact.

We are CAF and **we make giving count**