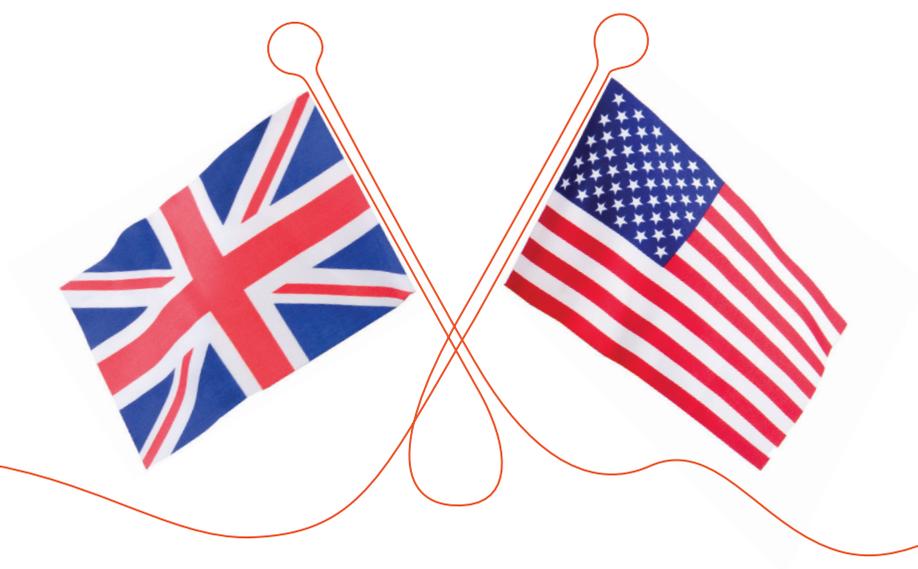


CAF AMERICAN DONOR FUND

Guide to the CAF American Donor Fund



Welcome

CAF American Donor Fund is specifically designed to help donors overcome complex tax positions.

If you file tax returns in both the UK and USA, the CAF American Donor Fund can assist you to make tax effective charitable donations, helping you achieve more and have greater impact with your philanthropy.

CAF American Donor Fund is perfect if you are:

- UK domiciled and resident/USA dual-registered
- UK non-domiciled but resident/USA dual-registered
- UK non-domiciled and non-resident/USA dual-registered
- a UK partner in a USA based LLP

CAF American Donor Fund provides innovative giving solutions to assist taxpayers with more challenging tax positions to give tax effectively. CAF American Donor Fund does not provide tax advice and you should consult with your normal tax advisors to optimise your tax planning.

“I’ve been a donor to the CAF American Donor Fund since it’s inception. I find the fund tax effective and flexible in meeting my philanthropy needs. The 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 US and UK perspective.”

CAF American Donor Fund client

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.

Understanding which product is right for you

There are three service levels associated with the CAF American Donor Fund.

CADF Donor Advised Fund

If you want to build a fund to suggest distributing later and you are happy to maintain a minimum balance, the Donor Advised Fund may be the perfect solution for your giving needs.

CADF Premier Donor Advised Fund

If you like the sound of the Donor Advised Fund and would also like the ability to recommend how the Fund will be invested and recommend appointment of a Successor to ensure your Fund continues beyond your lifetime, then upgrading to the Premier Donor Advised Fund may be for you.

CADF Donor Advised Gift

If you want simple one-off giving, without building a fund, then a Donor Advised Gift is for you. Or, if you like the idea of building a fund but do not want to maintain a minimum balance and are happy to pay additional fees for this privilege, the CADF Donor Advised Gift could also be considered.

The following table summarises the features of each product and is here to help you decide which service is right for you. It should be reviewed with the CAF American Donor Fund Fee Schedule.

	CADF Donor Advised Fund	CADF Premier Donor Advised Fund	CADF Donor Advised Gift
Tax Effective	✓	✓	✓
Build a fund	✓	✓	✓*
Minimum balance requirement	✓	✓	
One-off giving			✓
Ability to recommend investment options		✓	
Letter of Wishes	✓	✓	✓
Appoint a Successor		✓	
Minimum term	✓	✓	
Early closure fees	✓	✓	

* 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.

Features and benefits

Features

- Donations made to CAF American Donor Fund are tax effective in the UK and the USA.
- Donations qualify for UK Gift Aid, where applicable, to increase the value of donations made by 25% (and the related USA tax deduction also by 25%).
- You can build a fund and recommend grants to charitable causes when it suits you.
- No set-up fees and no ongoing accounting and legal costs associated with private foundations.
- Fees are recovered from your donations and are tax deductible along with your donation. The CAF American Donor Fund Fee Schedule has details of our current charges.
- Low cost, low risk philanthropy – our team undertakes all the administration on your behalf from reclaiming Gift Aid (where applicable) to distributing to charitable organisations.
- Support the charities and causes you care about around the world without losing your UK and USA tax deductions.
- You can recommend anonymous donations if you wish.

Additional features of a CADF Premier Donor Advised Fund

Investments

You can request that the funds are held in cash or, if you'd like the potential to generate greater income and capital growth, you can ask us to consider investing them, or we will hold them in one of the available savings accounts where interest will accrue to your Fund. There is a range of investment solutions for your CADF Premier Donor Advised Fund, including the investment funds offered by CAF Financial Solutions Limited. For more information about your options, please ask a member of our team for details. You can also visit our website at www.cafonline.org/investments if you would like more detail about investments.

In certain circumstances, we might be able to work with your existing investment managers. Please speak to a member of our team to find out more information.

Succession planning

Where you upgrade to a CADF Premier Donor Advised Fund you can appoint a Successor to ensure your CADF Premier Donor Advised Fund continues beyond your lifetime. To do so, please fill in the relevant section of the Application Form and fill in an Appointment of Successor Form, which is available by contacting our team. Your Successor will be able to continue administering the CADF Premier Donor Advised Fund after your lifetime.

A Letter of Wishes is also recommended in addition to appointing a Successor in case the appointment of the Successor has failed, for example, because the nominated Successor has died before the Original Donor.

If you do not complete a Letter of Wishes or an Appointment of a Successor Form then upon your death or insolvency we will distribute the funds to CADF's General Fund which will be used in support of CADF's mission.

Operating your CAF American Donor Fund

Opening your Fund

The CADF Donor Advised Fund is designed to be operated with a Minimum Balance of £5,000 and the Premier Service is designed to operate with a minimum balance of £50,000. The Donor Advised Gift does not require a balance to be maintained – however, fees will be higher (see page 3 of this Guide and the Fee Schedule for further details).

You should refer to the description of features on page 5 of this Guide, and accompanying CAF American Donor Fund Terms and conditions and Fee Schedule to help you decide whether you would like to take out either a Donor Advised Fund, a Premier Donor Advised Fund or a Donor Advised Gift service.

You can obtain an application pack from a member of our team which contains all the information you'll need, including the following documents:

- Application Form
- Fee Schedule
- Terms and conditions
- Gift Aid declaration
- Letter of Wishes
- Authorised Signatory Form (if required)
- Additional Signatory Form (if required)
- an Appointment of Successor Form (for Premier Service only)

Our team be happy to guide you through the appropriate Forms and through the opening process. Contact details can be found on the back page of this Guide.

Once you have completed and signed all the relevant Forms we will get your Fund opened as quickly as possible once we have undertaken our regulatory checks. We will then send a welcome letter so you can start supporting your favourite charitable causes.

Additional Signatories

You can appoint Additional Signatories to make recommendations in respect of your Fund, but they cannot complete a Letter of Wishes, appoint a Successor or appoint another Additional Signatory.

All Donors and Additional Signatories are able to make Grant Requests in relation to the Fund independently of each other.

Operating your Fund

You can top up your Fund when it suits your cash flow and tax planning to do so and suggest grants at a later date without affecting your UK or USA tax deductions.

CAF American Donor Fund accepts donations of:

- Cash (any major currency, UK onshore and UK offshore)
- Appreciated stock (UK onshore and UK offshore)
- UK salary sacrifice giving (Give As You Earn)

Please note: UK offshore donations are not treated as a remittance for UK tax purposes.

When you're ready to recommend distributions from your Fund, all you need to do is complete a Grant Request Form which you can obtain from a member of our team.

Peace of mind – charity validation

When you request that we use your Fund to support a charitable cause, you can be confident that the money will be secure and properly used, as CADF needs to satisfy its own legal and regulatory requirements and this requires us to validate the charities you wish to support.

Letter of Wishes

You should complete and return a Letter of Wishes to us, so we are aware of your wishes in relation to the distribution of the Fund after your lifetime. A Letter of Wishes Form is available by contacting a member of our team.

Getting advice

Our global philanthropy advisors offer advice on all aspects of giving, from helping you to identify the causes that are important to you, to creating a sustainable strategy to support them. If there are any areas you'd like to understand better or explore further, please speak to a member of our team who will arrange contact with a member of our advisory team.

Please note that this is an additional service, which attracts additional fees.

Our charges

CAF American Donor Fund administration fees, as set out in the Fee Schedule, are deducted from the Fund, after any relevant Gift Aid has been applied to your Fund.

Contact us

Feedback

If you would like to tell us what you think about our service, our team would love to hear from you. Please get in touch with any thoughts you may have about the services we provide.

If you have a formal complaint, we will make every effort to resolve it quickly and fairly. We have a complaints procedure in place that our team can provide, or you can find it set out on the CAF website: www.cafonline.org/complaints

Referrals

If you have any friends or family who you believe will be interested in this service, then please ask them to contact a member of the team and we will be happy to speak with them.

The smart way for UK/USA dual-registered taxpayers to give

Find out more by visiting:
www.cafonline.org/cadf

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Kings Hill
West Malling
Kent ME19 4TA

T: +44 (0)3000 123 150
E: cadf@cafonline.org
W: cafonline.org/cadf

Telephone calls may be monitored or recorded for security/training purposes.

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.