



Any donor. Any gift. Any charity.

Qualified Charitable IRA Rollover Program

■ CHARITABLE IRA ROLLOVER

A qualified Charitable IRA Rollover (Rollover) is a way to make charitable gifts from an IRA during life. A Rollover counts toward your annual Required Minimum Distribution and is a Qualified Charitable Distribution (QCD) as defined in Section §408(d)(8)(B) of the Internal Revenue Code of 1986 (Code).

A Rollover to the Renaissance Charitable Foundation Inc. (RCF) is added to an Endowment Fund (Fund) established by RCF. The Fund makes charitable distributions based on a predetermined charitable distribution model specified by you in the Qualified Charitable IRA Rollover Application (Application). Once accepted, all contributions are irrevocable, nonrefundable and RCF becomes the exclusive legal owner of all assets of the Fund.

HIGHLIGHTS:

- You may transfer up to \$100,000 from your IRA each tax year;
- A Rollover must be a direct transfer from your IRA custodian to RCF;
- Married individuals filing a joint return can make a Rollover of up to \$100,000 from each spouse's own IRA for a total transfer of up to \$200,000 each year; and
- A Rollover reduces any Required Minimum Distribution from your IRA for the year.

RESTRICTIONS:

- A Rollover is an irrevocable gift;
- No charitable deduction is allowed for a Rollover;
- Once the Rollover is complete, you cannot advise RCF about charitable distributions or investments;
- The Fund created under the Application is not a donor-advised fund; and
- A distribution from a SEP or SIMPLE IRA does not qualify as a Rollover.

■ RENAISSANCE CHARITABLE FOUNDATION

RCF is a public charity described in §§501(c)(3), 509(a)(1) and 170(b)(1)(A)(vi) of the Code. RCF offers donors the opportunity to make qualified Rollovers from eligible IRAs to a Fund held by RCF.

Funds created under this program are component funds of RCF and are not separate trusts. RCF has the ultimate authority and exclusive legal control over all property in each Fund as well as each Fund's net earnings. Each Fund is irrevocable and may not be amended by you. RCF may amend the Fund to conform to provisions of any applicable law or regulation in order to maintain the tax-exempt status of RCF and may also amend the Fund to ensure that no Fund under this program is a "donor-advised fund" as described in §4966(d)(2) of the Code. Any reference herein to a provision of the Code shall be deemed a reference to the corresponding provision of any future Internal Revenue Code. Funds are governed by Indiana law.

■ DONORS AND CONTRIBUTIONS

ELIGIBLE DONORS

- An IRA owner who is age 70 1/2 or older on or before the date of the Rollover; and
- The beneficiary of an inherited IRA if the beneficiary is at least age 70 1/2 on or before the date of the Rollover.

INITIAL CONTRIBUTIONS

The first time you make a contribution to a Fund, you must submit a completed Application. Your initial contribution to your Fund must have a minimum fair market value of \$25,000. After acceptance, RCF may liquidate and reinvest any or all contributions (see Liquidation Policy for contributed assets below). RCF will return any contribution it does not accept.

TYPES OF CONTRIBUTIONS

Contributions to your Fund are not limited to Rollovers. In addition to a Rollover from a Traditional IRA, you may contribute a wide variety of gifts including cash, mutual funds, publicly-traded stocks, bonds, ETFs, real estate, closely-held business interests, harvested crops, life insurance, collections, art, savings bonds, annuity contracts, business inventory and many other assets.

For more information, please contact RCF at (866) 803-0389.

ADDITIONAL CONTRIBUTIONS

Once a Fund is established, any person may make an additional contribution to the Fund of \$1,000 or more at any time. Each additional contribution must be accompanied by a completed Additional Contribution Form. After acceptance, RCF may liquidate and reinvest any or all additional contributions. RCF will return any additional contribution it does not accept.

CONTRIBUTIONS ARE IRREVOCABLE

Once RCF accepts a contribution, it is irrevocable and may not be refunded. All accepted contributions become the exclusive legal property of RCF.

■ LIQUIDATION POLICY FOR CONTRIBUTED ASSETS

In its sole discretion, RCF will determine the timing and execution of a sales strategy for any asset, including a contributed asset, and reserves the right to sell at any time. Generally, RCF liquidates contributed assets only after associating a contribution with its donor. Some assets, such as large positions and shares traded on a foreign exchange, may take multiple trading days to liquidate. At its sole discretion, RCF may engage a third-party broker or a trading desk to determine and execute a selling strategy. Any costs, including commissions, incurred in managing or liquidating an asset will be paid from the sale proceeds. Market fluctuations and costs to liquidate an asset may cause the net liquidation proceeds of a contributed asset to be worth more or less than the value of the contribution to the Fund.

■ INVESTMENTS

RCF retains investment managers to oversee its assets. All investment managers retained by RCF must sign RCF's Investment Policy Statement and abide by its policies.

Neither you, nor any other person appointed or designated by you, may have any advisory privilege with respect to the Fund's investments except as specifically stated in the Application.

■ GRANT MAKING

RCF will follow the grant distribution model outlined in the Application. Unless otherwise stated, all grants made from the Fund shall identify the Fund and RCF as the source.

Neither you, nor any other person appointed or designated by you, may have any advisory privilege with respect to the Fund's distributions except as specifically stated in the Application.

■ RECORD KEEPING AND REPORTING

RCF's policy is to provide written confirmation of contributions to you within a reasonable amount of time after each contribution. While a Rollover does not qualify for a charitable tax deduction, you will be provided a contribution confirmation, which you should retain for your records.

RCF will post quarterly statements on its secure website (<https://rcf.reninc.com>) reflecting all contributions received, grants made and current investment holdings for the quarter.

■ WEBSITE

RCF maintains the following secure, password-protected website: <https://rcf.reninc.com>. On this website, donors and other authorized parties may review the Fund's contributions and grants, view quarterly statements, view grant letters mailed to charities and view the current investment holdings of the Fund.

■ SERVICE PROVIDER

RCF has retained Renaissance Administration LLC of Indianapolis, Indiana to perform certain accounting and administrative functions for its Funds.

■ FEES AND CHARGES

Each Fund is subject to annual administration fees that are assessed quarterly. The assets in each Fund are typically invested in marketable securities and may also be charged a fee for investment.

RCF reserves the right to charge additional fees for extraordinary or special services. Non-exclusive examples of extraordinary and special services include: grants to foreign organizations; grants to Supporting Organizations described in §509(a)(3) of the Code; grants to organizations that have not yet obtained an IRS letter clarifying their §509(a) status; and if the Fund (with or without prior RCF approval) engages in fundraising activity or produces an event such as a golf tournament. No Fund or donor is permitted to solicit contributions to a Fund without specific prior written authorization from the President of RCF.

■ TERMINATION OF A FUND

The term of the Fund shall be perpetual unless grants or other distributions from the Fund deplete it. If a charity named in the Application no longer qualifies as a publicly supported charity described in §§501(c)(3) and 170(b)(1)(A) of the Code, RCF will first apportion that charity's share of the Fund's distributions to other qualifying charities named in the Application. If no charity named in the Application qualifies, RCF may make distributions to one or more alternate charities that operate similar charitable programs. If the Fund's net asset value falls below \$5,000, RCF may terminate the Fund and distribute the assets for charitable purposes.

■ GETTING STARTED

ESTABLISHING A QUALIFIED CHARITABLE IRA ROLLOVER ENDOWMENT FUND

To establish a Fund, complete a Qualified Charitable IRA Rollover Application. On the Application, you will be asked to name the Fund. Typically, donors choose a name in honor of themselves, their family, a relative, a friend or a cause that is important to them.

Mail the Application, along with any investment account applications, to the address below.

FOR MORE INFORMATION

Call: 866-803-0389

Fax: 877-222-1829

Email: rcf@reninc.com

Renaissance Charitable Foundation Inc.

8910 Purdue Road, Suite 555

Indianapolis, IN 46268

Once RCF approves the contribution, you (or your investment advisor, if desired) will receive further communications and instructions from RCF. Contributions not approved by RCF will be returned to the donor.

■ STATE DISCLOSURES

Renaissance Charitable Foundation Inc. is registered to solicit contributions in every state where such registration is required including the District of Columbia. The following disclosure notices are required by state laws.

FLORIDA: A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION MAY BE OBTAINED FROM THE FLORIDA DIVISION OF CONSUMER SERVICES BY CALLING TOLL-FREE (1-800-435-7352) WITHIN THE STATE. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL, OR RECOMMENDATION BY THE STATE OF FLORIDA. OUR FLORIDA REGISTRATION NUMBER IS CH13085. **MARYLAND:** A copy of the current financial statement of Renaissance Charitable Foundation Inc. is available by writing 8910 Purdue Road, Suite 555 Indianapolis, IN 46268 or by calling (866) 803-0389. Documents and information submitted under the Maryland Solicitations Act are also available, for the cost of postage and copies, from the Maryland Secretary of State, State House, Annapolis MD 21401, (410) 974-5534. **MISSISSIPPI:** The official registration and financial information of Renaissance Charitable Foundation Inc. may be obtained from the Mississippi Secretary of State's office by calling 1 888 236 6167. Registration by the Secretary of State does not imply endorsement by the Secretary of State. **NEW JERSEY:** INFORMATION FILED WITH THE ATTORNEY GENERAL CONCERNING THIS CHARITABLE SOLICITATION AND THE PERCENTAGE OF CONTRIBUTIONS RECEIVED BY THE CHARITY DURING THE LAST REPORTING PERIOD THAT WERE DEDICATED TO THE CHARITABLE PURPOSE MAY BE OBTAINED FROM THE ATTORNEY GENERAL OF THE STATE OF NEW JERSEY BY CALLING (973) 504-6215 AND IS AVAILABLE ON THE INTERNET AT <http://www.state.nj.us/lps/ca/charfrm.htm>. REGISTRATION WITH THE ATTORNEY GENERAL DOES NOT IMPLY ENDORSEMENT. **NEW YORK:** A copy of the current financial statement of Renaissance Charitable Foundation Inc. may be obtained by writing 8910 Purdue Road, Suite 555 Indianapolis, IN 46268 or by writing the New York State Attorney General's Charities Bureau, Attn: FOIL Officer, 120 Broadway, New York, New York 10271. **NORTH CAROLINA:** **FINANCIAL INFORMATION ABOUT THIS ORGANIZATION AND A COPY OF ITS LICENSE ARE AVAILABLE FROM THE NORTH CAROLINA STATE SOLICITATION LICENSING BRANCH AT (919) 807-2214. THE LICENSE IS NOT AN ENDORSEMENT BY THE STATE.** **PENNSYLVANIA:** The official registration and financial information of Renaissance Charitable Foundation Inc. may be obtained from the Pennsylvania Department of State by calling toll free, within Pennsylvania, 1-800-732-0999. Registration does not imply endorsement. **VIRGINIA:** A copy of the current financial statement of Renaissance Charitable Foundation Inc. is available upon request by writing the Office of Consumer Affairs, Department of Agriculture and Consumer Services, P.O. Box 1163, Richmond, VA 23218. **WASHINGTON:** A copy of the current financial statement of Renaissance Charitable Foundation Inc. may be obtained from the Office of the Washington Secretary of State by calling toll free 1-800-332-4483. **WEST VIRGINIA:** West Virginia residents may obtain a summary of the registration and financial documents from the Secretary of State, State Capitol, Charleston, West Virginia 25305. Registration does not imply endorsement. **WISCONSIN:** A copy of the latest financial report filed with the Wisconsin Department of Regulation and Licensing may be obtained by writing to Renaissance Charitable Foundation Inc. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL OR RECOMMENDATION BY THE STATE.

Please complete all information in this Application form. The minimum initial contribution is \$25,000. If you need assistance, contact your financial advisor or call 866-803-0389.

Return completed forms to:

Renaissance Charitable Foundation
 8910 Purdue Road, Suite 555
 Indianapolis, IN 46268

Fax: 877-222-1829 Email: rcf@reninc.com



You must be age 70 1/2 or older to make a Qualified Charitable IRA Rollover!

■ ENDOWMENT FUND INFORMATION

Your Endowment Fund (Fund) can be named after you or your family, or it can reflect an area of interest to you (e.g. John Donor Family Fund, or the Donor Fund for the Arts). Unless you choose to remain anonymous, the name of your Fund will be used in correspondence to the charitable organizations that receive grants from the Fund.

Fund name

■ DONOR INFORMATION

DONOR OF RECORD

Mr. Mrs. Ms. Miss

Full name*		Date of birth*	
Street address*			
City/State/Zip*	Social Security number*		
Home phone*	Fax number		
Email address*	Business phone		

**Indicates Required Items*

■ INITIAL INVESTMENT MANAGER

You may recommend the initial investment manager for your Fund; however, final selection of your Fund's investment manager will be made by Renaissance Charitable Foundation Inc. (Foundation). All managers retained by the Foundation must adhere to the Foundation's investment policies. If you do not recommend a manager, the Foundation will appoint one for your Fund.

Company			
Name			
Street address			
City/State/Zip			
Phone Number		Fax Number	
Email address			

CHARITABLE DISTRIBUTION MODEL

Please distribute funds to the following IRS-approved charities according to the schedule provided. Your total allocation must equal 100 percent. *Many donors make additional contributions to their Fund; therefore, we strongly recommend charities receive a percentage of the Fund instead of a specific dollar value.*

CHARITY #1		
Legal Name		Tax ID #
Street address		
City/State/Zip		
Phone		Email
Frequency		Grant Amount or Percent
Grant Purpose or Restriction		

CHARITY #2		
Legal Name		Tax ID #
Street address		
City/State/Zip		
Phone		Email
Frequency		Grant Amount or Percent
Grant Purpose or Restriction		

CHARITY #3		
Legal Name		Tax ID #
Street address		
City/State/Zip		
Phone		Email
Frequency		Grant Amount or Percent
Grant Purpose or Restriction		

If you wish to include more than 3 charities in your distribution model, please include additional copies of this page with your Application.

CONTRIBUTIONS

You may wire cash or checks, as well as send securities, directly to your new account at Renaissance Charitable Foundation Inc. *You or your financial advisor must initiate all transfers to Renaissance Charitable Foundation Inc.*

\$	Check (payable to Renaissance Charitable Foundation Inc.)
\$	Wire Transfer (see instructions below)

Wire and ACH

Bank: JP Morgan Chase
 ABA: 021000021
 Acct. Number: 707998415
 Acct. Name: Renaissance Charitable Foundation

Mail Checks to:

Renaissance Charitable Foundation
 8910 Purdue Road, Suite 555
 Indianapolis, IN 46268

DTC Instructions

DTC: #0352
 Clearing Firm: JP Morgan Clearing Corp.
 Bank Address: Indianapolis, IN
 FBO: Renaissance Charitable Foundation Inc.
 Account #: 738-80037

ACKNOWLEDGMENT

As the undersigned donor, I affirm or acknowledge that:

- I am age 70 1/2 or older;
- I have read this Application and the Program Circular and agree to the terms and conditions set forth;
- Every gift to the Fund is an irrevocable and nonrefundable gift;
- I am not creating a Donor-Advised Fund;
- I cannot claim a charitable deduction for a Qualified Charitable IRA Rollover;
- I cannot make any future recommendations to the Foundation about investments;
- Renaissance Charitable Foundation may hire the investment advisor I recommend or hire a financial professional of its choosing to manage my Fund in accordance with its standard investment policy;
- The charity(ies) listed, along with the designated distribution model, is(are) irrevocable and binding on me; and
- To the best of my knowledge, all information presented in connection with this Application is accurate and I agree to notify Renaissance Charitable Foundation promptly of any changes.

Signature

Printed Name of Donor

Date