

In the last 15 years, we have worked with over 250 charities with endowments ranging from \$2 million to \$20 billion

1. Indirect Non-Cash Asset Receipt/Disposition Consulting

To minimize risks of being on the chain of title, tax issues or a very short decision period, charities may refer non-cash assets like real estate, closely-held business interests and any other illiquid asset to Dechomai Foundation, Inc. – a national donor advised fund dedicated to non-cash assets. Dechomai Foundation handles the due diligence, receives the gift, manages it during the holding period and then grants all the net sales proceeds based on the donor's recommendation. Dechomai has received more than \$1.2 billion in gifts since 2003 (\$221 million in 2017 and \$387 million in 2018) with an average size of \$3.8 million and the average fee on the net sales proceeds has been 1.7%.

2. Direct Non-Cash Asset Receipt/Disposition Consulting

Charitable Solutions can serve as a project management agent to help foundations receive non-cash assets directly and/or we can help optimize the sales value of "stale" illiquid assets. We can also serve as trustee for Charitable Remainder Trusts for liquid or illiquid assets.

3. Charitable Gift Annuity Risk Management Audits

Many charities operate gift annuity pools either for their own donors, for other non-profits or both. While these gifts are extremely attractive and simple to understand for donors, they also are very complex to manage from a liability and policy standpoint. We have written nearly every paper that has ever appeared on CGA risk management over the last 15 years and have completed over 200 audits on over \$2.5 billion in gift annuity assets.

4. Charitable Gift Annuity Reinsurance Brokerage Services

Gift annuity reinsurance may prove effective when charities may 1) be concerned about large, concentrated risks, 2) want the immediate use of the money or 3) wish to distribute an immediate grant to another charity. In these situations, we help design annuity products and then shop the coverage to 23 different carriers to get the best rates possible. We work with over 150 charities and have placed over 2,000 contracts.

5. Life Insurance Appraisal, Audit and Management Service

Charitable Solutions serves as a qualified appraiser of donated life insurance and annuity policies. To substantiate a donor deduction, a qualified appraisal must be completed and the appraiser must complete Form 8283. We also provide comprehensive insurance pool audits for charities.

6. Continuing Education Speeches

To further position charities/community foundations/religious charities as the purveyor of advanced charitable planning education, many hold periodic continuing education seminars. Some invite professional advisors, donors or both and either put the program together themselves or sponsor a speaker for an existing group (e.g., estate planning council, financial planning association or planned giving council). We have given more than 2,000 of these CE presentations and deliver 60-80/year.

7. Emergency Assistance Fund Administration

Charitable Solutions consults and designs optimal emergency assistance and disaster relief programs for large employer groups (10K+ employees). We also provide complete outsourcing services for grant intake, vetting/selection and awards including all accounting and processing for domestic and international programs. We operate the largest independent employee relief charity in the country covering over three million employees – the Emergency Assistance Foundation, Inc. – www.emergencyassistancefdn.org

8. National Gift Annuity Foundation

This Foundation is 10 years old and is now the largest independent gift annuity platform in the country with 600+ contracts. We offer gift annuities to donors in 49 states. We follow ACGA suggested rates and allow 100% of the residuum to be granted to the charity(ies) the donor recommends. The total all-in fees are 2%/year or less... see www.nationalgiftannuity.org

9. Customized Equity and Loan Impact Investing

Our noncash structure allows us to make direct DAF investments/loans for PRI type investments with longer term or indefinite holding periods. We do not offer investment pools, only the ability to invest directly into a single or small group placement, where all holding period income and future proceeds may be granted subject to our advised fund policies.

10. Bitcoin/Virtual Currency Donations and Appraisals

We have a full cryptocurrency donation platform through the Dechomai Foundation (donor must use a separate qualified appraiser for donations greater than \$5,000). For cryptocurrency donations made to other charities, we provide qualified appraisal services and have completed over 200 appraisals since 2014.

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