

Since 2003, Charitable Solutions Has Worked with More Than 400 Charities with Endowments Ranging From \$2 Million to \$20 Billion.

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, privately-held business interests, cryptocurrency and any other illiquid asset to the Dechomai Foundation – a national donor advised fund dedicated to non-cash assets. The 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 \$2.7 billion in gifts since 2003 (\$387 million in 2018, \$242 million in 2019 and \$402 million in 2020, and \$1.2 billion in 2021) with an average size of \$4.8 million and the average fee on the net sales proceeds has been 1.4%. We also manage multiple Type I supporting organizations with complex assets.

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/mortality since 1997 and have completed over 200 audits on over \$2.5 billion in gift annuity assets.

Charitable Appraisals

We have an experienced team to provide qualified appraisals (and Form 8283) exclusively for charitable donations on the following assets:

1. Business Interests – C-corp, S-corp, LLC, LP interests
2. Restricted Stock/MLPs
3. Life Insurance/Annuities (including portfolio audits/management)
4. Precious Metals
5. Art/Intangible Property
6. Cryptocurrency (Bitcoin and altcoins)
7. Oil/gas interests
8. Fractional Real Estate Interests

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.

Charitable Remainder Trust Services

Dechomai can serve as trustee for Charitable Remainder Trusts for liquid or illiquid assets. We offer a comprehensive CRT platform to include turn-key documents, trusteeship, administration and tax reporting.

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.

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.

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 founded the largest independent employee relief charity in the country covering over ten million global employees – the Emergency Assistance Foundation, Inc. – www.emergencyassistancefdn.org

National Gift Annuity Foundation

This Foundation is 20 years old and is now the largest independent gift annuity platform in the country with 600+ contracts. We offer gift annuities to donors in 50 states. We follow ACGA suggested rates and allow 100% of the residuum to be granted to the charity(ies) the donor recommends. We also offer the following complex CGA funding solutions: IRA to testamentary CGA, illiquid assets (real estate, S-corp, etc.) and a CGA for retained life estates. The total all-in fees are 2%/year or less... see www.nationalgiftannuity.org