



# PROFESSIONAL ADVISORS TOOLKIT

---

*Strengthening Our Communities Through Engaged Philanthropists*  
Camden · Glynn · McIntosh Counties

*for good, forever*

912-268-4442 • [info@coastalgeorgiafoundation.org](mailto:info@coastalgeorgiafoundation.org) • [www.coastalgeorgiafoundation.org](http://www.coastalgeorgiafoundation.org)



## TABLE OF CONTENTS

About the Communities of Coastal Georgia Foundation and Contact Information	<b>3</b>
Getting Started with Your Clients	<b>4</b>
Our Mission, Vision & History	<b>5</b>
Types of Funds	<b>6</b>
Ways to Give	<b>8</b>
Investment Management & Spending Policy	<b>9</b>
Donor Recommended Investment Management	<b>10</b>
Donor Advised Funds: Overview & Benefits	<b>11</b>
Donor Advised Funds vs. Private Foundations	<b>12</b>
Corporate Philanthropy	<b>13</b>
Giving Later: Planned Gifts	<b>14</b>
Sample Bequest Language	<b>15</b>
Funds, Fees & Minimums — Complete Schedule	<b>16</b>
Stock & Wire Transfer Instructions	<b>18</b>

## ABOUT THE COMMUNITIES OF COASTAL GEORGIA FOUNDATION

The Communities of Coastal Georgia Foundation (CCGF) is a tax-exempt public charity created by, and for, the people of Camden, Glynn, and McIntosh counties. As a community foundation, CCGF enables people with philanthropic interests to support their passions easily, effectively, and with lasting impact.

Founded in 2005 by more than 70 local families and foundations, CCGF was built on a shared belief that our community could create a philanthropic institution that would serve coastal Georgia “for good, forever.” Today, CCGF is accredited by the National Council on Foundations and holds the Candid Platinum Seal of Transparency, affirming our commitment to the highest standards of ethics, governance, and accountability.

### Why Partner with CCGF?

- Experts in philanthropy with deep knowledge of all charitable vehicles
- Free consultation services for donors and their professional advisors
- Flexible giving arrangements tailored to each client’s charitable passions
- Long-term nonprofit relationships enabling sound guidance on community needs
- Accessible giving — gifts to existing funds at any amount; new funds from \$10,000
- Professionally managed investments with full fiduciary oversight
- Excellent Charity Navigator rating and Candid Platinum seal

### Contact Information

<b>Office Address</b>	777 Gloucester St., Suite 100 Brunswick, GA 31520
<b>Mailing Address</b>	PO Box 2463 Brunswick, GA 31521
<b>Phone</b>	912-268-4442
<b>General Email</b>	info@coastalgeorgiafoundation.org
<b>Wire &amp; Transfer Contact</b>	Shannon Crawford scrawford@coastalgeorgiafoundation.org
<b>Website</b>	www.coastalgeorgiafoundation.org

## GETTING STARTED WITH YOUR CLIENTS

As a professional advisor, you have a distinct opportunity to better understand your clients' philanthropic interests and goals. The following questions serve as effective conversation starters when exploring charitable planning options:

### Conversation-Starter Questions

- Does your client care deeply about their local community?
- Do they prioritize sound financial management of their contributions?
- Are they interested in creating a personal or family legacy?
- Do they give to more than one charitable cause?
- Do they want to receive maximum tax benefit for their charitable contributions?
- Would they like to stay personally involved in directing their gift dollars?
- Are they considering a private foundation, but want a more cost-effective option?
- Are they looking for charitable giving strategies in estate or financial planning?

*When the answer is “yes” to any of these questions, the Communities of Coastal Georgia Foundation is ready to be a resource, a partner, and a guide for you and your clients.*

### When to Bring in CCGF

Charitable giving strategies can be powerful problem-solving tools in many planning contexts. Consider introducing CCGF when advising clients on:

#### Estate & Financial Planning

- Drafting wills and trusts
- Business succession or sale
- Retirement planning
- Anticipated financial windfalls
- Disposition of major assets (rental properties, farms, second homes)

#### Life Events

- Sale of a business
- Planning for children's or grandchildren's education
- Death of a spouse or family member
- Receipt of an inheritance
- Corporate restructuring or giving programs
- Divorce and remarriage

*Our objective is to help you help your clients. Because charitable giving can be both a practical planning tool and a deeply personal expression of values, CCGF can be a valuable resource in addressing both the financial and human priorities of your clients.*

## OUR MISSION, VISION & HISTORY

### Mission

To strengthen our communities through engaged philanthropists — connecting people who care with causes that matter in Camden, Glynn, and McIntosh counties along Georgia’s coast.

### Vision

A vibrant, generative Coastal Georgia where every person has the opportunity to thrive, supported by a culture of engaged, strategic, and enduring philanthropy.

*While charity responds, philanthropy anticipates. Charity is emotional; philanthropy is intellectual. Charity seeks to solve; philanthropy seeks to prevent. CCGF is a thoughtful hybrid of both — anchored in urgency and guided by strategy.*

### History

History was made in the Golden Isles in 2005 when founding chair Bill Jones III led a small group of local philanthropic visionaries to establish a public charity devoted to improving quality of life in Coastal Georgia. These founders believed our community could join the more than 750 successful communities across the United States that benefit from a community foundation.

Unlike many communities that drew start-up funding from large corporate headquarters, Coastal Georgia forged its own path. Around 70 local families and foundations pledged their resources to create CCGF, ensuring its work would be “for good, forever.”

Today, CCGF draws support from a broad array of donors and works across the full spectrum of community interests — from education to arts, environment to health, youth to seniors. CCGF is accredited by the National Council on Foundations and is compliant with the highest standards of ethical, regulatory, accounting, and governance practice.

### Our Focus Areas

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>• Animal Protection</li> <li>• Arts &amp; Culture</li> <li>• Community Economic Development</li> <li>• Disaster &amp; Emergency Management</li> <li>• Education &amp; Early Childhood Literacy</li> </ul> | <ul style="list-style-type: none"> <li>• Environmental Stewardship</li> <li>• Health &amp; Social Services</li> <li>• Historic Preservation &amp; Heritage</li> <li>• Religious &amp; Faith-Based Initiatives</li> <li>• Youth Services</li> </ul> |
|--|--|

## TYPES OF FUNDS

The Communities of Coastal Georgia Foundation is composed of endowed and non-endowed funds established by those who wish to create a charitable legacy benefiting causes they care about most — locally and beyond. Each fund type provides significant tax advantages, and certain funds offer the additional benefit of the Charitable IRA Transfer as a tax-saving mechanism.

### Donor Advised Funds (DAF)

The Foundation's most flexible and popular fund. Donors make grant recommendations to any qualified nonprofit organization at any time and in any amount. DAFs support the transfer of philanthropic values across generations by inviting family members into the recommendation process. Non-endowed DAFs begin at \$10,000; endowed DAFs require a \$50,000 minimum.

### Endowed Funds

For donors who wish to make a substantial gift that lasts in perpetuity. Investment income is distributed annually while principal remains protected, ensuring a permanent charitable legacy. The Board sets the annual spending rate not to exceed 5%.

### Designated Funds

Donors name specific local and regional recipient nonprofit organizations at the time of fund establishment, creating a permanent, reliable source of support for favored nonprofit organizations.

### Field of Interest Funds

Grants are directed toward a specific charitable cause such as education, youth services, health, arts, faith-based initiatives, the environment, or animal welfare. CCGF manages grantmaking within the designated field.

### Agency Endowment Funds

Nonprofit agencies may create endowments for their own benefit, receiving annual grant distributions in perpetuity — providing a lasting, independent revenue stream.

### Non-Endowed Agency Funds

Nonprofits may create a non-endowed fund and make annual grants from the fund balance, providing a managed philanthropic vehicle without a permanent endowment commitment.

### Scholarship Funds

Donors establish scholarship funds for students meeting defined characteristics and may participate in the selection committee. CCGF administers all due diligence and disbursement.

### Giving Circles

A Giving Circle is a powerful and personal way to multiply charitable impact by pooling resources with others who share your passions and values. Members contribute to a collective fund, then come together to learn, deliberate, and decide — as a group — where those dollars can do the most good in the community. It's philanthropy made social, strategic, and deeply rewarding.

## Fiscal Sponsor

Fiscal Sponsorship allows emerging nonprofits, community initiatives, and charitable projects to operate under the legal and tax-exempt umbrella of the Communities of Coastal Georgia Foundation — without the time, cost, and complexity of establishing an independent nonprofit organization. It's an ideal solution for groups that are ready to pursue their mission and raise funds today, while determining whether formal incorporation is the right long-term path.

## Bridge Fund

The Bridge Fund is an innovative philanthropic tool designed to make charitable giving more accessible to a broader audience. With a minimum gift of just \$1,000, donors can establish a fund that comes with the full suite of Foundation services, including grantmaking support, personalized assistance, and access to community knowledge. Bridge Funds function similarly to Donor Advised Funds, with the added flexibility to convert to a formal DAF once the fund reaches the minimum required balance of \$10,000. It's a low-barrier, high-impact way to become an active participant in community change.

## Employee Assistance

An Employee Assistance Fund (EAF) is a charitable fund established by a company to provide confidential, short-term financial relief to employees facing unexpected hardship. Whether a team member is navigating a medical crisis, a natural disaster, a sudden loss of income, or another unforeseen emergency, an EAF offers a compassionate, tax-advantaged way for nonprofit organizations to stand behind their people when it matters most.

## Unrestricted Funds

Donating to the Foundation's general fund allows the donor to give back to the community broadly, rather than supporting a particular organization or cause. CCGF directs these funds where community need is greatest.

## WAYS TO GIVE

One of the greatest benefits of partnering with CCGF is flexibility. Whether your clients want to give now or plan a gift for later, CCGF staff will tailor the charitable vehicle to meet their unique goals. Since CCGF is recognized by the IRS as a public charity, clients receive the maximum tax benefits allowed by law.

### Current Gifts

- Cash — Check, ACH, wire transfer, or online donation
- Appreciated Securities — Direct transfer to CCGF brokerage account; bypass capital gains tax; deduct full fair market value
- IRA Charitable Rollover (QCD) — For donors age 70½ or older, up to \$105,000 annually
- Real Estate — Accepted subject to CCGF gift acceptance policies; contact Foundation prior to transfer
- Business Interests — Closely held stock and security interests (contact CCGF)
- Life Insurance — Name CCGF as owner and/or beneficiary

### Planned Gifts

- Bequests — Designate CCGF in a testamentary document
- Charitable Remainder Trusts (CRT) — Income to donor or beneficiaries; remainder to CCGF
- Charitable Lead Trusts (CLT) — Income to CCGF for a term; remainder to donor's heirs
- Retirement Account Beneficiary Designations — IRAs, 401(k)s, and similar plans
- Life Estate Gifts — Deed property to CCGF while retaining the right to use it during lifetime
- Annuities — Deferred or charitable gift annuities structured for donor benefit
- Retirement assets — 401(k) or IRA, name CCGF as beneficiary

*The Foundation accepts a wide variety of assets and deferred charitable gifts. We are pleased to work with your attorney, tax professional, or financial advisor to facilitate any giving arrangement.*

## INVESTMENT MANAGEMENT & SPENDING POLICY

### Investment Objective

The primary investment objective of the Foundation is to achieve an annualized total return (net of fees and expenses) equal to or greater than the rate of inflation (Consumer Price Index) plus any spending and administrative expenses — thus, at minimum, maintaining the purchasing power of the Foundation. Assets are managed to meet this primary objective while limiting year-to-year spending volatility.

### Time Horizon

Investment guidelines are based on a horizon of five to ten years or longer. Interim fluctuations are expected and should be viewed in the context of long-term objectives. Short-term liquidity reserves are maintained to address contributions, Foundation expenses, and spending plans.

### Spending Policy

Endowed funds are invested in the Foundation's long-term diversified investment pool. The strategy is designed to generate a return that provides the annual distributable amount while maintaining the fund's purchasing power over time. Principal remains protected; grants are made from income. The Board of Directors sets the spending rate annually not to exceed 5%.

### Fiduciary Duty

All assets are managed consistent with sound and prudent fiduciary practices, in good faith and in accordance with the Uniform Prudent Management of Institutional Funds Act (UPMIFA) as enacted by the State of Georgia, effective July 1, 2008.

*The Finance/Investment Committee, in concert with CCGF's professional investment managers, directs investment strategy in accordance with a detailed investment policy to provide for security of principal as well as asset growth. A copy of the full investment policy is available upon request.*

## DONOR RECOMMENDED INVESTMENT MANAGEMENT

While the Foundation will consider the preferences of donors in investing its charitable assets, the Board of Directors holds ultimate responsibility (as required by Treasury regulations) for all investment decisions. Donors may request to work with a specific bank or investment manager, subject to the following criteria:

A fund minimum of \$500,000 is required for a fund to be managed by an outside money manager. Fees will be assessed on a minimum balance of \$500,000.

Administrative fees are applied in a manner that ensures newly established funds are not reduced below the required minimum opening balance.

The donor acknowledges that fees and expenses charged by the chosen money manager will be deducted from the total return of the fund.

The donor and money manager recognize and will abide by the Foundation's investment policy and guidelines.

The money manager will utilize the required asset allocation as described in the Foundation's Investment Portfolio Policy Guidelines.

For questions about working with an outside investment manager, please contact the Foundation directly at [info@coastalgeorgiafoundation.org](mailto:info@coastalgeorgiafoundation.org) or 912-268-4442.

## DONOR ADVISED FUNDS: OVERVIEW & BENEFITS

A Donor Advised Fund (DAF) at CCGF is one of the most flexible and tax-efficient charitable giving tools available. It functions like a personal philanthropic account: donors make an irrevocable, tax-deductible contribution, and then recommend grants to qualified nonprofits over time.

### Key Benefits

- Immediate charitable income tax deduction in the year of contribution
- Elimination of capital gains taxes on gifts of appreciated assets
- Funds grow tax-free in CCGF’s professionally managed investment pool
- Simplified recordkeeping – one tax receipt, unlimited grant recommendations
- Flexible grantmaking to any qualified 501(c)(3) nonprofit organization in the United States
- Option for full anonymity in grantmaking
- Ability to involve family members and pass on philanthropic values
- Minimum grant recommendation: \$250; no limit on frequency

### How the Grant Process Works

Fund advisors recommend grants at any time via phone, email, or the secure GoFund online portal. Phone requests will require written confirmation to be processed. Foundation staff review all requests and conduct due diligence immediately; including verification of tax-exempt status and grant eligibility. Grant payments are processed weekly. The Board of Directors retains final authority over all grants as required by IRS regulations, though the Board would only decline a recommendation when due diligence raised a substantive concern. All grants are subject to Board ratification at the subsequent board meeting unless advanced approval is necessary due to the nature of the grant. CCGF staff will always work with the donor to find an appropriate redirect.

### DAF Fee Schedule

Fund Balance Tier	Annual Management Fee
Non-Endowed minimum balance	\$10,000
Endowed minimum balance	\$50,000
First \$1,000,000	1.25%
Next \$1,000,000 (\$1M–\$2M)	1.00%
Next \$2,000,000 (\$2M–\$4M)	0.75%
Remaining balance (above \$4M)	0.50%



Note: Each contribution to a DAF is subject to a 1% fee that is directed at the Coastal Community Endowment Fund to support CCGF's competitive community grantmaking. Non-endowed funds are calculated on the average quarterly balance; endowed funds use a 36-month rolling average.

## DONOR ADVISED FUND VS. PRIVATE FOUNDATION

If your client is considering establishing a private foundation to carry out their charitable interests, they may first wish to consider a DAF at CCGF. The comparison below illustrates why a DAF is often the superior choice — offering comparable philanthropic impact with significantly less cost and administrative burden.

Feature	CCGF Donor Advised Fund	Private Foundation
<b>Startup time &amp; cost</b>	Minutes; minimal cost	Weeks to months; legal & filing fees
<b>Minimum gift</b>	\$10,000	Typically \$250,000+
<b>Tax deduction – cash gifts</b>	Up to 60% of AGI	Up to 30% of AGI
<b>Appreciated asset deduction</b>	Full fair market value	Cost basis only
<b>Excise tax</b>	None	1.39% on net investment income
<b>Public disclosure required</b>	No	Yes — Form 990-PF is public
<b>Investment management</b>	Handled by CCGF	Donor’s responsibility
<b>Administrative burden</b>	Minimal — CCGF manages all	Significant; staff often needed
<b>Anonymity in grantmaking</b>	Available upon request	Generally not available
<b>IRS compliance</b>	CCGF ensures compliance	Donor bears full responsibility

*Beginning and operating a private foundation is an expensive and time-consuming proposition. A Donor Advised Fund at CCGF can be created in minutes, with minimum expense, and provides equivalent philanthropic reach with far greater efficiency.*

## CORPORATE PHILANTHROPY

Corporations are often inundated with requests for contributions, resulting in an unfocused program of corporate giving and significant administrative overhead. Some corporations may also find it difficult to budget a consistent flow of charitable dollars year over year.

By establishing a Corporate Donor Advised Fund at CCGF, corporations can simplify, focus, and elevate their giving program. CCGF handles all administrative paperwork, check writing, investment oversight, and grantmaking — leaving your corporate clients free to focus on their philanthropic mission.

### Benefits of a Corporate DAF

- Centralizes and focuses corporate charitable giving
- Reduces administrative burden and overhead costs
- Allows contributions in profitable years to be distributed strategically over time
- Enhances employee engagement through participatory or matching giving
- Strengthens community relationships and corporate brand in coastal Georgia
- Provides a tax-deductible vehicle for gifts of cash, securities, or other assets

*CCGF can work with your corporate clients to design a tailored giving program — from naming conventions and grantmaking guidelines to family or employee involvement — that reflects their values and builds lasting community impact.*

## GIVING LATER: PLANNED GIFTS

With a planned gift to the Communities of Coastal Georgia Foundation, your clients can be assured that their charitable intentions will be realized. CCGF can facilitate a number of planned giving options and will work with you and your clients to ensure each planned gift is integrated with their overall estate plan and charitable passions.

### Bequest by Will or Trust

The simplest and most common planned gift. Clients designate CCGF as a beneficiary in their will or revocable living trust. Bequests may be made as a specific dollar amount, a percentage of the estate, or the residual estate after other distributions.

### Retirement Account Beneficiary Designation

One of the most tax-efficient planned gifts is naming CCGF as the beneficiary of an IRA, 401(k), 403(b), or other retirement account. Qualified retirement assets pass to charity free of income tax and estate tax, making them ideal for charitable bequests.

### Charitable Remainder Trust (CRT)

Provides an income stream to the donor or other named beneficiaries for a term of years or for life, with the remainder passing to CCGF. Donors receive a partial charitable deduction, avoid capital gains on contributed assets, and benefit from professional investment management.

### Charitable Lead Trust (CLT)

Provides an income stream to CCGF for a defined term, with the remainder passing to the donor's heirs at potentially reduced transfer tax cost. CLTs are particularly effective for estate and gift tax planning.

### Life Insurance

Clients may name CCGF as the owner and/or beneficiary of a life insurance policy, creating a significant charitable legacy at relatively modest cost. Premiums paid on policies owned by CCGF are generally tax-deductible.

### Life Estates

Clients may deed property to CCGF while retaining the right to live on or use the property during their lifetime. This arrangement provides an immediate charitable deduction while deferring the actual gift.

*CCGF is pleased to work with attorneys, CPAs, and wealth advisors to facilitate planned gifts of all types. We are committed to ensuring the seamless integration of charitable gifts with your clients' overall estate and financial plans.*

## SAMPLE BEQUEST LANGUAGE

The following sample language may be adapted for use in your clients' wills, trusts, and estate planning documents. Please contact CCGF to discuss the most appropriate bequest structure for each client's charitable intentions. Additional sample language for other fund types is available upon request.

### Bequest to Create a Permanent Unrestricted Fund

*"I give [describe the assets to be distributed] to the Communities of Coastal Georgia Foundation (the "Foundation"), an incorporated Georgia nonprofit community foundation and public charity, to establish a permanent, endowed fund to be called [name] Fund. The Fund shall be an unrestricted fund used by the Foundation to further its charitable purposes. It is my intention that this fund shall be a component fund of the Foundation, and not a separate trust or private foundation, and shall be administered under and subject to the terms and conditions set forth in the Foundation's governing documents, including all Articles of Incorporation and By-Laws as are from time to time amended."*

### Bequest to Create a Permanent Designated, Field of Interest, or Scholarship Fund

*"I give [describe the assets to be distributed] to the Communities of Coastal Georgia Foundation (the "Foundation"), an incorporated Georgia nonprofit community foundation and public charity, to establish a permanent, endowed fund to be called [name] Fund. The Fund shall be [type of fund — designated, field of interest, or scholarship] used by the Foundation to [describe purpose, such as specific nonprofit organizations, scholarship awards, area of interest, or geographic area; if more than one charitable beneficiary, specify the percentage of annual income allocated to each]. It is my intention that this fund shall be a component fund of the Foundation, and not a separate trust or private foundation, and shall be administered under and subject to the terms and conditions set forth in the Foundation's governing documents, including all Articles of Incorporation and By-Laws as are from time to time amended."*

For assistance with bequest language, contact [info@coastalgeorgiafoundation.org](mailto:info@coastalgeorgiafoundation.org) or 912-268-4442.

## FUNDS, FEES & MINIMUMS

There are costs associated with administering a fund at CCGF, including bookkeeping and auditing, investment oversight, grantmaking administration, and due diligence. All fees are assessed as administrative contributions that directly support the professional services, community leadership, and long-term stewardship CCGF provides. Most funds can be endowed or non-endowed.

*A minimum annual fee of \$250 applies to all funds. With support from fees and donations, CCGF responds to community needs, convenes nonprofit organizations around important issues, and serves as a catalyst for lasting impact in coastal Georgia.*

### Donor Advised Funds

Fund Balance Tier	Minimum Balance/Management Fees
Non-Endowed minimum balance	\$10,000
Endowed minimum balance	\$50,000
First \$1,000,000	1.25%
Next \$1,000,000 (\$1M–\$2M)	1.00%
Next \$2,000,000 (\$2M–\$4M)	0.75%
Remaining balance (above \$4M)	0.50%

*\* In addition to the management fee, 1% of each gift to a donor advised fund is granted to the Foundation's Community Grantmaking Endowment to support local grantmaking as determined by the Board of Directors.*

### Designated Funds

Fund Balance Tier	Minimum Balance/Management Fees
Minimum balance	\$25,000
First \$500,000	1.00%
Next \$1,000,000 (\$500K–\$1.5M)	0.75%
Remaining balance (above \$1.5M)	0.50%

### Agency Funds

Fund Balance Tier	Minimum Balance/Management Fees
Minimum balance	\$10,000
First \$500,000	1.00%
Next \$1,000,000 (\$500K–\$1.5M)	0.75%
Remaining balance (above \$1.5M)	0.50%

*Nonprofits may create an endowed or non-endowed agency fund and receive quarterly or annual grants while protecting the corpus from encroachment.*

## Field of Interest Funds

<b>Minimum balance</b>	\$25,000
<b>Annual management fee</b>	1.25% of fund balance

## Flexible Focus Endowment Funds

<b>Minimum balance</b>	\$25,000
<b>Annual management fee</b>	2.00% of fund balance

*The Foundation determines grant recipients based on its assessment of ever-changing conditions and needs in the community.*

## Scholarship & Award Endowment Funds

<b>Minimum endowment size</b>	\$100,000
<b>Annual management fee</b>	2.00% of fund balance

*At the current spending policy of 5% on endowed funds, the 2% fee leaves approximately 3% available for annual scholarship distributions.*

## Bridge Funds

<b>Opening minimum</b>	\$1,000 (build to \$10,000 over ten years)
<b>Maximum grants per year</b>	One grant per year; minimum grant \$250
<b>Annual management fee</b>	Standard fund fee schedule applies

## Disaster Assistance, Emergency Hardship & Employee Assistance Funds

<b>Fund establishment minimum</b>	\$50,000
<b>Annual management fee</b>	1.25% of fund balance

## Giving Circles

<b>Fund establishment minimum</b>	\$10,000
<b>Annual management fee</b>	TBD based on agreement

## Fiscal Sponsorships

<b>Fund establishment minimum</b>	\$10,000
<b>Annual management fee</b>	TBD based on agreement

*Available to corporations and other entities to assist specific individuals or employees facing financial difficulties due to disaster or personal hardship.*

A Funds, Fees & Minimums schedule is available at [coastalgeorgiafoundation.org/advisors/advisor-toolkit](http://coastalgeorgiafoundation.org/advisors/advisor-toolkit). All fees are subject to change by the Board of Directors.

## STOCK & WIRE TRANSFER INSTRUCTIONS

Gifts of appreciated securities are an excellent way to support the Communities of Coastal Georgia Foundation and maximize the tax efficiency of charitable contributions. By giving appreciated stocks, bonds, mutual fund shares, and related assets, donors bypass capital gains taxes and receive an immediate income tax deduction for the full fair market value of the security, as provided by law.

*Important: It is to your client's tax benefit to instruct their broker to transfer shares directly to CCGF rather than to sell the securities and donate cash proceeds. As policy, all stock gifts are liquidated by CCGF upon receipt.*

### Electronic Stock Transfer (DTC)

Transfer shares to the Communities of Coastal Georgia Foundation's brokerage account at Merrill Lynch:

<b>Receiving Firm</b>	Merrill Lynch
<b>DTC Number</b>	8862
<b>Account Number</b>	742-04085
<b>Account Name</b>	Communities of Coastal Georgia Foundation
<b>Contact</b>	Please confirm current contact with Foundation

Please notify CCGF prior to initiating any securities transfer. The Foundation will need: the client's name, the name of the security or securities, and the number of shares. Valuation for gift purposes is the median of the high and low selling price on the date ownership is transferred. CCGF will confirm details and issue an acknowledgment letter.

### Wire Transfer Instructions

<b>Bank</b>	PrimeSouth
<b>Routing Number</b>	061203655
<b>Bank Address</b>	710 Gloucester Street, Brunswick, GA 31520
<b>Account Name</b>	Communities of Coastal Georgia Foundation
<b>Account Number</b>	33854670
<b>Mailing Address</b>	PO Box 2463, Brunswick, GA 31521
<b>Contact</b>	Shannon Crawford: scrawford@coastalgeorgiafoundation.org

## Communities of Coastal Georgia Foundation

777 Gloucester St., Suite 100 • Brunswick, GA 31520  
912-268-4442 • [info@coastalgeorgiafoundation.org](mailto:info@coastalgeorgiafoundation.org)  
[www.coastalgeorgiafoundation.org](http://www.coastalgeorgiafoundation.org)