

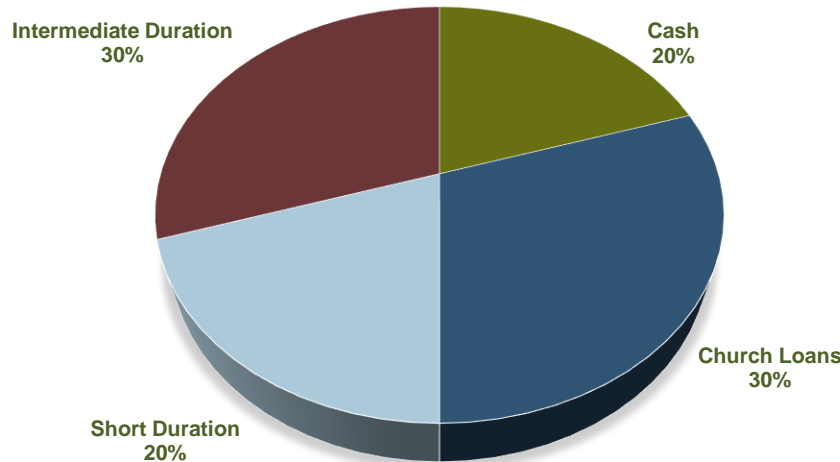
DONOR ADVISED FUND INVESTMENT OPTIONS

A primary advantage of our Donor Advised Fund is that you are able to claim an immediate tax deduction for your gift – while taking the time to prayerfully consider which charities you wish to support.

Meanwhile, Funds continue to grow in our money market or through one of our three (3) Allocation Models for balances above \$50,000. Funds with a balance over \$100,000 may be placed in more than one Allocation Model but the minimum for the second Account would be \$25,000.

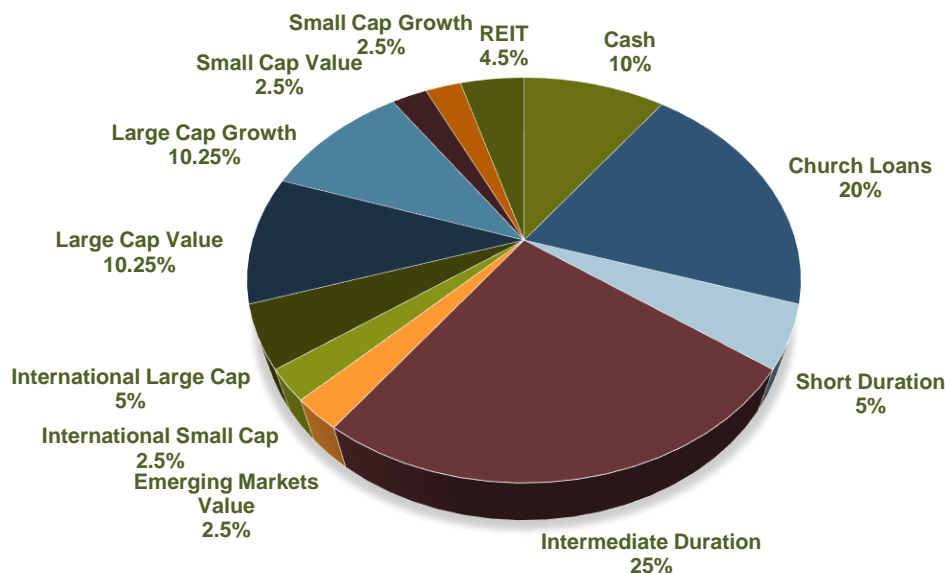
Option 1 - Conservative (Low Risk)

This Option is available to Funds with a balance above \$50,000. It seeks a conservative level of income and stability. The Allocation consists primarily of U.S. Treasuries, Government agency securities, high quality corporate credits and MB Loan Fund. This Model is ideal for donors with low risk tolerance and short to medium term liquidity needs (1-5 years). Annual Expected Return is 2-4%.



Option 2 – Balanced (Moderate Risk)

This Option is available to Funds with a balance above \$50,000. It seeks to balance current income with moderate long-term capital growth. This Allocation Model is suited for donors with moderate risk tolerance and intermediate term investment objectives (5+ years). Annual Expected Return is 5-7%.



Option 3 – Growth (Moderate to High Risk)

This Option is available to Funds with a balance above \$50,000. This Allocation Model seeks long-term capital appreciation as its primary goal. This Model is for donors with a long-term objective (5+ years) and a higher degree of risk tolerance. Annual Expected Return is 6-8%.

