

Service Descriptions for Online Publication

Branded Donor Advised Fund Program with Renaissance Charitable Foundation Inc.- An institutional Customer establishes a Donor Advised Fund Program (“DAF Program”) with Renaissance Charitable Foundation (“RCF”) as the Sponsoring Charitable Organization. The DAF Program is administered by Ren, the administrator for RCF. Ren provides the following services for the DAF Program: a branded technology portal, DAF administration, reporting, accounting, compliance, and a dedicated service and implementation team.

The DAF Program operates as follows: Upon determining that a DAF is advisable for a client, Customer will provide information about the DAF Program to such client. Each client who decides to establish a DAF with RCF will execute a DAF Program application and submit it to RCF via the DAF Platform. For each client who establishes a DAF with RCF as part of the DAF Program, RCF will create an investment account with Customer where assets contributed by such client to the DAF, which will be custodied by Customer. RCF will invest DAF assets either in one or more investment pools offered by Customer or in an investment account custodied with Customer and managed by Donor’s Investment Advisor affiliated with Customer, all in accordance with RCF’s Investment Policy Statement, as amended from time to time, and after considering any investment recommendations from the Donor.

DAF Administration Services

Ren offers DAF program administration services to institutions that include accounting services, grants processing, contribution processing, grant letters, donor statements, reporting, and a branded technology platform, as follows:

- Acknowledgement notice to donor for new account
- Receipt letter for contribution to the account
- Grant vetting for each grant recommendation
- Submit vetted grant for staff approval/denial
- Initiate fund divestment for approved grants
- Pooled investment sub-accounting
- Accounting for separately managed accounts
- Monitor receiving and disbursement account for grants and contributions
- Prepare branded grant checks with accompanying branded grant letter
- Produce branded statements for each account
- Donor and staff training and education in the form of presentations and webinars
- Branded forms and marketing material

DFX (DonorFirstX)- DFX is a proprietary dynamic, mobile-responsive, cloud-based planned giving account management platform that provides a secure, configurable interface for donors and program staff. DFX is a subscription based service that includes:

- 24/7 online access to enter grants, contributions, and access reports and year-end tax records
- Industry-leading security measures to protect privacy
- Responsive design to enable compatibility with most desktop computers, tablets, and smartphones
- Platform technical support

DAF Administration Add-on Services

- **DFX Branding-** provides Customer the opportunity to brand a DFX instance in a limited manner.
- **Single Sign On (SSO) Setup-** A one-time service that Ren provides to ensure DFX functions behind a client's Single Sign On session and user authentication service.
- **Data Migration-** A one-time service that Ren provides to migrate existing accounts and transaction history onto a client's DFX instance.
- **Cryptocurrency Acceptance-** provides a client program the ability to accept donations cryptocurrency to fund a donor account.
- **API Integration Services-** a one-time service to facilitate API setup between DFX and a compatible client platform.
- **Premium Analytics-** a package that includes enterprise-level analytics. Premium Analytics is required to access any custom reporting in a client's DFX instance.
- **Other Services-** any Professional Services required by the client that are not currently defined on this page. The definition and scope of such services will be included in the order form.

Flex Giving- Flex Giving platform is a dynamic cloud-based planned giving account management platform for Donor-Advised Funds (“DAFs”), which allow donors to create and manage their charitable giving portfolios, and organizations to encourage individual philanthropy. Flex Giving supports:

- donation scheduling and management through an integrated payment system
- donor and platform-level dashboards and reporting
- charity vetting- allowing users to research approved charities
- A Giving Feed, which makes donations sharable with one's social media network
- record keeping for end-of-year tax records
- Integration with compatible 3rd party platforms

Flex Giving Add-on Services:

Public Cause Pages- are customizable dedicated webpages created within the Flex Giving platform to showcase and promote specific charitable causes or campaigns. These pages serve as a centralized hub of information for a particular cause, allowing individuals and organizations to learn more about the cause, donate directly to it, and track the progress and impact of the campaign.

Trust Services

Charitable Remainder Trust Services

Ren offers Charitable Remainder Trust administration services to institutions that include:

- Ensuring that income beneficiary distributions are computed and processed in conformity with the terms of the trust
 - Requesting funds and distributing trust income to the income beneficiaries
 - Preparing all tax reporting forms required by the IRS and state taxing authorities and delivering them to the trustee in a timely fashion for review and signature
 - Providing trustees with on-line access and direct communication with a dedicated client service representative
 - Continuously maintaining records and processing accounting data as required to comply with the unique four-tier accounting rules
 - Determining the tax character of investment transactions
 - Determining the allocation of trust expenses between principal and income as provided in your trust agreement and applicable state law
 - Coordinating the payment of trust expenses as requested by the trustee
 - Following IRS requirements, the terms of the trust agreement, and applicable state law to determine the amount and allocation of trust income
 - Communicating with the IRS and working to resolve IRS matters, where applicable
 - Providing the trustee with annual reporting of trust value, summarized investment activity, and income distributions
 - Paying charitable distributions and preparing final trust tax returns at the termination of the trust
 - Basic Technical support Services via telephone to answer routine inquiries concerning any of the services to be rendered by Ren

Charitable Gift Annuity

Ren offers Charitable Gift Annuity Administration Services, which include:

- Maintain electronic donor and annuitant tax records for each Gift Annuity in Ren's proprietary GiftWrap software.
- Calculating required distributions and coordinating Gift Annuity distribution payments
- Providing an illustration of the charitable deduction calculation associated with each new Gift Annuity at no additional fee
- Providing monthly reports about the CGA Program
- Preparing all tax reporting forms required by the IRS and state taxing authorities and delivering them to the trustee in a timely fashion for review and signature
- Communicating with the IRS and working to resolve IRS matters, where applicable

Rapid Disbursement Engine