



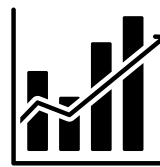
# CATALYST

When you establish a **Catalyst (Unrestricted)** with Illinois Prairie Community Foundation, your gift will be used to address significant challenges and opportunities in the community. Each year, our program experts determine where grants from these funds can have the greatest impact. IPCF evaluates all aspects of community well-being. The flexibility of your unrestricted gift allows IPCF to respond to the community's most pressing needs, today and tomorrow.

## HOW IT WORKS



GIVE TO THE FUND



INVEST FOR GROWTH



GRANTS TO NONPROFITS

Illinois Prairie Community Foundation's professional staff will work with you to create documentation that establishes your unrestricted fund.

- You may name the fund whatever you'd like.
- You may add assets to the fund during your lifetime. In the alternative, or in addition, you may wish to make arrangements in your estate plan for the fund to receive a bequest from your will, trust or beneficiary designation following your death.
- As is the case with other contributions to community foundation funds, lifetime gifts to your unrestricted fund are eligible for an immediate income tax deduction. Assets transferred to the fund upon your death are eligible for an estate tax deduction.

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## REASONS TO GIVE THROUGH IPCF

- 1 We are a local organization with deep roots in the community
- 2 We have broad expertise on community issues and needs
- 3 We provide highly personalized service tailored to your charitable and financial interests
- 4 Our funds help people invest in the causes they care about the most
- 5 We accept a wide variety of assets and facilitate even the most complex forms of giving
- 6 We partner with professional advisors to create highly effective approaches to charitable giving
- 7 We offer maximum tax advantages for most gifts under state and federal law
- 8 We multiply the impact of gift dollars by pooling them with other gifts and grants
- 9 We build endowment funds that benefit the community forever and help create personal legacies
- 10 We are a collaborative community leader, coordinating resources to create positive change

## FUND OVERVIEW | CATALYST FUND

Major advantages of the community foundation include its perpetual structure, community-based governance and commitment to addressing needs as they change. A Catalyst (Unrestricted) fund allows you and your family to provide support that evolves over time as priorities in the region shift.

- You will be eligible for the Illinois Gives Act if you create an endowed Catalyst fund. The Act provides a 25% state tax credit for all donations to new or existing endowed funds. Contact us for more information.
- IPCF’s board and professional staff conduct ongoing, extensive research about the needs of the community and the nonprofit programs that are addressing those needs.
- Establishing a Catalyst (Unrestricted) fund means you are investing in IPCF to support programs that are addressing the community’s most pressing needs as well as needs that can’t be identified until the future.

## HOW IS A CATALYST FUND ADMINISTERED?

When you establish a Catalyst (Unrestricted) fund at IPCF, you are engaging its board of directors and professional staff to use the money in the fund to achieve the greatest impact for the community for the long term.

- The team at IPCF works with members of our board of directors, civic leaders and nonprofit organizations to deeply understand where people need help.
- Today, the most pressing needs might be for emergency assistance in response to a disaster. Tomorrow, the need could be for scholarships for inner city youth or research to improve access to healthcare.
- IPCF has its finger on the pulse of the community’s top priorities and the best way to address them.

## USING YOUR IRA TO FUND YOUR CATALYST FUND

If you own one or more IRAs, you may be eligible to make distributions up to a specific amount (according to current federal IRA guidelines) per person from those accounts directly to your scholarship fund at IPCF. This Qualified Charitable Distribution counts toward satisfying your Required Minimum Distribution while helping you avoid income tax on those funds. Plus, those assets are no longer part of your estate upon your death, so you can avoid estate taxes too. The IRS permits making QCDs to scholarship funds.

## WE’RE HERE FOR YOU!

*Whatever your charitable giving goals may be, our team at IPCF can help. We care about our community as much as you do. Deeply familiar with local nonprofits, we serve as a resource to help you give when, how and to the causes you want. Our tools and back-office administration capabilities make it easy to keep your giving organized and tax-savvy.*