



# Users Guide

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## About UI Charitable

UI Charitable Advisors is a leading provider of flexible charitable vehicles such as Donor-Advised Funds, Fiscal Sponsorships and General Field of Interest Funds. Our mission is to provide philanthropic expertise and align the objectives of individual donors, financial professionals and nonprofit organizations.

Recognized as a tax-exempt public charity under sections 501(c)(3) and 170(b)(1)(A)(vi) of the Internal Revenue Code, UI Charitable Advisors is governed by an independent Board of Directors. UI Charitable's tax identification number is 82-1504018.

## Why Choose UI Charitable Advisors?

1. Expertise: With years in the industry, our team has extensive expertise in all aspects of philanthropy as well as the financial services.
2. Tailored Solutions: We offer customized solutions tailored specifically to meet the needs of the donor, the financial advisor and the nonprofit.
3. Comprehensive Guidance: From strategic planning to implementation and evaluation, we provide end-to-end support ensuring that both donor and advisor have the access, information and tools needed to manage the giving process efficiently.
4. Proven Track Record: We have helped thousands of clients achieve their philanthropic objectives by developing innovative solutions and establishing best practices.

## Getting Started

Joining UI Charitable is quick and easy. Follow these simple steps to set up your account:

1. Go to [uicharitable.org](http://uicharitable.org)
2. Click "Create Account" in the top right corner of the page  
Choose Your Account Type:
  - a. Donor – For individuals looking to manage and grow their charitable giving
  - b. Advisor – For financial professionals assisting clients with philanthropic strategies
3. Enter Your Information:
  - a. Donors: Provide your name, phone number, address, email, and create a password. Other fields are optional.
  - b. Advisors: Enter your name, phone number, individual CRD number, firm CRD number, firm name, email, and password. Other fields are optional.
4. Verify You Are Human – Complete the reCAPTCHA
5. Click "Create Account" – You're all set!

## Investment Policies and Guidelines:

You can find UI Charitable Advisors' Investment Policy [HERE](#). This policy outlines our commitment to responsible investment practices, guiding our approach to asset management, risk assessment, and long-term financial stewardship. It reflects our dedication to aligning investment strategies with our mission and values while ensuring sustainable growth and impact.

## Contributions

You can make secure contributions to your UI Donor-Advised Fund (DAF) through the portal at [uicharitable.org](http://uicharitable.org). Contributions are typically processed within 5-7 days and reflected in your account, subject to advisor timelines. Receipts for contributions are generally issued in the month following your donation.

Please note that processing times may be longer in December and January.

## Grantmaking

Grant requests can be made through the UI Charitable portal at [uicharitable.org](http://uicharitable.org). Upon submission of a request, it is promptly forwarded to the advisor for fund liquidation. The liquidation and transfer process typically requires 5-7 days. Once the funds are received in our account, they are promptly disbursed to the designated recipient. Payments issued via check generally take an additional 1-2 weeks for delivery and deposit.

Processing times may vary based on external factors.

Click [HERE](#) to view a recording of the grantmaking process.

## Recordkeeping and Reporting

### Financial & Grant Notifications

- DAF Fee Invoice
  - Notifies users of fees owed, including administrative, arrears, and miscellaneous charges.
  - Audience: Firms with donors, donors without advisors
  - Sent: 1st day of each quarter (12:30 AM)
- Insufficient Funds
  - Alerts donors when their scheduled grants cannot be completed due to insufficient funds.

- Audience: Donors
- Sent: On the scheduled grant execution date
- Recurring Grant Notification
  - Confirms the successful request of a donor's scheduled grant.
  - Audience: Donors
  - Sent: Daily (1:00 AM) for scheduled grants initiating that day
- Transfer Request
  - Informs recipients of required fund transfers to the Chase clearing account.
  - Audience: Firms, advisors, donors, internal Teams
  - Sent:
    - At 1:00 AM if paired with a recurring grant
    - Immediately upon approval of a recommended organization linked to a grant
    - Upon giving cart submission when a grant is being processed
    - For internal requests on incoming or outgoing transactions

## Organization & Succession Updates

- Recommended Organization Confirmation
  - Confirms receipt of a donor's recommended organization for charitable giving.
  - Audience: Donors
  - Sent: Immediately upon organization recommendation submission
- Recommended Organization Update
  - Notifies donors of changes to their recommended organization's status, including approval, eligibility, or rejection, which may impact scheduled grants.
  - Audience: Donors
  - Sent: Upon internal status update
- Successor Update
  - Informs UI DAF owners of modifications to their succession plan.
  - Audience: Donors
  - Sent: Immediately upon succession plan update

## User Management & Invitations

- Firm Invite
  - Notifies recipients that they have been invited to join a firm or branch.
  - Audience: Partner users, firm users, advisors
  - Sent: Immediately upon invitation
- Additional User Invite
  - Alerts a donor when they are invited to co-manage a UI DAF.
  - Audience: Donors (additional users)
  - Sent: Immediately upon request
- Advisor Client Invite

- Informs donors when an advisor invites them to create a UI DAF or link their account.
- Audience: Donors
- Sent: Immediately upon request

## Transaction Confirmations

- Asset Agreement Signature
  - Requests donors to sign a Memorandum of Understanding (MOU).
  - Audience: Donors
  - Sent: Upon internal request
- Cart Submission Confirmation
  - Confirms the successful submission of a donor's giving cart.
  - Audience: Donors
  - Sent: Immediately upon cart submission
- Crypto Confirmation
  - Notifies donors of the receipt and processing of a crypto contribution.
  - Audience: Donors
  - Sent: Upon submission of a crypto contribution in the internal portal

## Security & Account Setup

- Password Reset
  - Provides users with a link to reset their password.
  - Audience: Any User
  - Sent: Immediately upon password reset request
- Email Verification
  - Requests users to confirm their email to authenticate their identity.
  - Audience: Client Users
  - Sent: Immediately upon account creation
- Welcome Email
  - Welcomes new users and provides an overview of portal features.
  - Audience: Client Users
  - Sent: Immediately upon account creation

This list provides an extensive overview of the notifications sent by the UI Charitable Advisors portal; however, it may not encompass all possible notifications and is subject to change.

## Reporting

UI Charitable Advisors provides account holders with secure online access to their account(s), allowing them to view their balance(s) and track account activity - including contributions, grants, fees, and other adjustments. Through the online portal, found [HERE](#), account holders can conveniently monitor their transactions and stay informed about their charitable giving.

## Fees and Expenses

### Donor-Advised Fund Administrative Fees

UI DAF fees are assessed as an annual administrative fee starting at 0.60% or \$500, whichever is greater. Fees are pulled quarterly, in advance, based on the donor's contribution balance. Administrative fees are tiered according to the balance in the UI DAF.

Account Minimums	
Initial Contribution	No Minimum
Additional Contributions	No Minimum
Grant Minimums	
Number of Grants Per Year	Unlimited
Minimum Grant Amount To Standard US Charities or Listed UI Global Charity Database Organizations	\$100
Minimum Grant Amount To Non-US, Non-Listed UI Global Charity Database Organizations	\$1,000
Annual Administration Fees	
	First \$500k - 0.60% or \$500* *whichever is greater
	Next \$500k - 0.35%
	Next \$1.5m - 0.20%
	Next \$2.5m - 0.15%
	Next \$2.5m - 0.14%
	Next \$2.5m - 0.13%
	Next \$5m - 0.12%
	Next \$15m - 0.10%
	\$30m+ - 0.10%
Annual Fee - Charged Quarterly	

UI Charitable Advisors requires donors to keep at least 1% of their UI DAF's total AUM liquid at all times. If a donor fails to meet this requirement, the quarterly fee invoice will be sent directly to the donor.

## Complex Asset Contribution Fees

### Complex Asset Donations | One Time Fees

One-time Due Diligence Fee	Quoted individually based on complexity (generally \$5,000 - \$10,000, will not exceed \$10,000)
Expedited Fee (less than 5 business days)	\$5,000

UI Charitable Advisors' process for all complex asset donations includes the following:

- Review the governance documents of all involved entities
  - Articles of Incorporation, Operating Agreement, By-Laws, Property Deeds, etc.
  - Recent tax statements to review unforeseen unrelated business income tax
- Draft gift or transfer agreement
- Oversee the review and execution of the gift or transfer agreement
- Oversee and assist in the third-party appraisal process.
  - Make introductions to appraisal partners
  - Serve as point of contact throughout appraisal process
  - Help complete and sign IRS form 8283 (to be filed with donor's taxes)
- Review, approve, and execute sale agreements.

### Transfer of Private Business Interests & Real Estate

For gifts of privately held business interests & real estate in excess of \$5,000, donors must obtain a third-party appraisal by a qualified appraiser to substantiate fair market value for the charitable deduction. Appraisals must be obtained no earlier than 60 days before the date of donation and no later than the due date of the donor's tax return (including extensions) for the year of the gift. The cost of the appraisal cannot be paid by the DAF.

NOTE: Donations of S-Corporation stock are subject to a 21% unrelated business income tax (UBIT) on the dollar amount received from the sale. Such donations are accepted to the UI Charitable Trust, then once the business sells, the funds are transferred to the individual's donor-advised fund. By doing this, UBIT can be reduced by up to 30%. However, UI will hold the full 21% tax in the trust until UBIT is paid, at which point the remaining funds will be transferred to the individual's donor-advised fund.



## Impact and Charitable Due Diligence Fee

### Diligence For Grants, Loans, & Equity

Impact & Charitable Due Diligence Fee 1.5% (\$1,500 Minimum)

Diligence is required for all charitable and impact-focused funding from a UI DAF or other charitable giving product directed to international charities, U.S. charities without 501(c)(3) status, and for-profit impact-focused organizations that would receive grants, recoverable grants, or an impact investment.

A discounted due diligence fee may occur if UI Charitable Advisors has recently completed due diligence on the same organization.

### Other Impact Funding Services:

Pricing quote available upon request for the below services conducted by the UI Charitable Advisors Impact Solutions Group.

Category & Organization Research	Research & report delivery of an impact area(s), organization(s), and/or both based on a defined purpose and scope.
Portfolio Impact Measurement Report	Creation of a curated Impact Report based on a defined scope of preferences.
Program Measurement & Evaluation	In-depth support of an organization or a portfolio of organizations measurement and evaluation of their organizational outcomes.

## Alternative Investments Fee

### One-time & Ongoing Fees Alternative Investments

One-time Alt-Investment Diligence Fee	Quoted individually based on complexity (generally \$5,000 - \$10,000, will not exceed \$10,000)
Annual Management Fee (only applies to UI-managed alternative investments)	1.5%

For alternative investments that qualify as an impact investment, due diligence fees and minimums apply.

## Amendment and Conflict of Terms

UI Charitable Advisors reserves the right to modify this guide and the guidelines within it at any time. Updates may be made to reflect changes in policies, regulations, or best practices. We encourage users to review this guide periodically to stay informed of any revisions.



For more detailed information about our services and how we can assist you, please contact [support@uicharitable.org](mailto:support@uicharitable.org) or call (385) 286 5900.