FAQs about DAF investments at Cru Foundation

Cru Foundation's Donor Advised Fund program offers multiple investment options, advised by you as the Fund advisor. Below are answers to commonly asked questions that we receive about investments:

- **Where do I see the available investment profile options?**
  The investment profile summaries are listed in our Program Guidelines. Previous quarters of investment activity are viewed in our Investment Reports (available upon request).

- **How do I pick a profile?**
  We recommend that you advise a profile based on the likely timeline (aka "Time Horizon") along which you wish to advise grants. To assist, we offer a short survey which helps us suggest which profile is best for the situation. Our team would welcome your phone call for more discussion too.

- **How do I advise a switch in investment profile? May I advise switching to an investment profile whenever I want? Multiple profiles?**
  Simply send us an email at info@crufoundation.org to switch from a current investment profile to a new one. Given that our back office makes these adjustments we kindly request that you advise this change no more frequently than twice a year and that you stay with only one investment profile.

- **Are Cru Foundation's profiles actively monitored and professionally invested?**
  Absolutely. Cru Foundation takes investment management seriously. We have retained a fully licensed and highly experienced registered investment advisor, Cornerstone Management, who specializes in non-profits like us. Our board of directors, management, and accounting staff also monitor the investment activities of the Foundation to steward your generously given dollars with great care.

- **Can I advise for specific investing requests inside of the donor advised fund?**
  Not at this time. Though we seek to maximize returns and give investment options, the Fund should be generally viewed as a vehicle primarily for advising gifts to further ministry, not as a tool designed for capital appreciation. Cru Foundation understands that achieving appropriate, competitive investment returns is good stewardship, but ultimately the money is meant to further great ministry work.

- **Can my personal investment manager manage the Fund on which I'm an advisor?**
  At this time, Cru Foundation does not offer this option as it helps to keep costs low for everyone. But should the balance in your account exceed $1 million, we would be open to a conversation with you and your advisor, and our investment advisor.

- **Does Cru Foundation give any reassurances on investments?**
  No. Your gift into our donor advised fund is a fully completed gift and it will be stewarded by our team with professionalism. Any investment carries the real risk of losses, including the loss of principal (see Program Guidelines).

- **So how do investment fees work?**
  Cru Foundation is transparent about having no administrative fee for the Great Commission Donor Advised Fund. Like most non-profit organizations, we must pass along the investment management fees, credit card transaction fees, and other third-party charges. In addition to allocating the attributable investment earnings to each donor advised fund account we also net out the attributable investment management fees. We work hard to keep these costs as low as possible so that the most money goes to ministry work! Our investment fee schedule and investment profile investment performance are published separately.

- **I want to give publicly traded securities, but I would request that Cru Foundation not sell them until I advise.**
  Unless your publicly traded securities have mandatory restrictions (please contact us if that's the case), are subject to a wide bid-ask spread, or of such a volume that selling them as a lot would by itself erode price support, we will always liquidate securities soon after receiving them. Please work with your broker to transfer the gift when you are ready for the charity to sell the securities.

- **I would like to know the underlying positions that the investment profiles hold, is there a way to do that?**
  Because the investment profiles' underlying holdings may change over time, we do not publish a list on our website. However, we are happy to provide updated holdings information upon request.