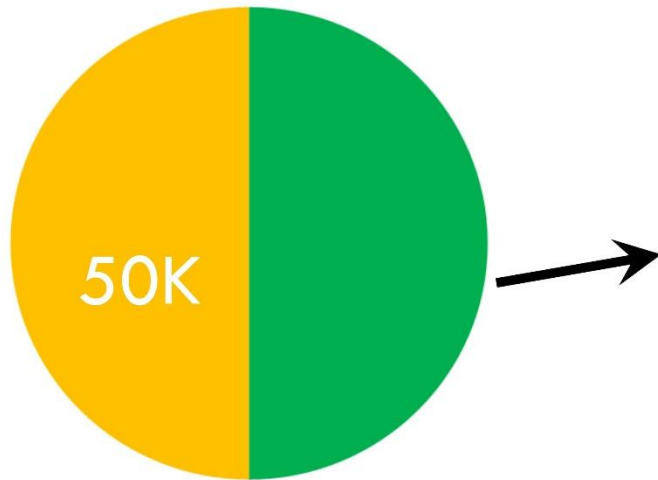


How a leadership fund works:



- \$100,000 minimum
- Access to all except \$50k immediately
- After 3 years with a minimum of \$50k, access to all
- Invested

Two-year scenario:

(*based on assumptions, not actual returns—for example purposes only)

Year 1

\$100,000	→	Your endowment's average balance
- 1,250	→	1.25% Annual Fee (based on monthly average of fund value)
+ 5,500	→	5.5% Potential investment growth*
<hr/>		
\$104,250		
\$54,250	→	Available for granting to your favorite charities

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\$104,250		
- 10,000	→	For example, one grant of \$10k was made
<hr/>		
\$94,250	→	Total after grant

Year 2

\$94,250	→	Your leadership endowment's balance
- 1,178	→	1.25% Annual Fee (based on average monthly fund value)
+ 5,184	→	5.5% Potential investment growth*
<hr/>		
\$98,256		
\$48,256	→	Available for granting to your favorite charities

After Year 3, the entire fund will be available to grant.