A partnership *rooted in community.*

Your clients' generosity partners with the match to expand opportunity.

Community Foundation OF SOUTHWEST INDIANA

How to quickly determine if a gift qualifies for the match.

For a gift to receive matching credit, it generally must meet three conditions:

1 Completed or Legally Binding

The gift must either be fully completed during the matching period or structured as a legally binding and irrevocable commitment.

2 Measurable Value

The Community Foundation must be able to determine the present value of the gift using applicable IRS or Treasury valuation rules.

3 Directed to an Unrestricted Endowment

The gift must support a Community Foundation Unrestricted Endowment and cannot be designated to a specific nonprofit or restricted fund.

Because certain planned gifts, trusts, and complex assets require additional documentation, advisors are encouraged to contact the Community Foundation for confirmation prior to execution.

1. What qualifies for the 2:1 match?

Qualifying matching funds must be:

- Cash contributions
- Marketable securities
- Cash equivalents
- Real property (valued per IRS regulations)
- Irrevocable pledges of cash paid by **June 30, 2030**
- Present value of irrevocable deferred gifts (e.g., charitable remainder trusts, charitable lead trusts, and other irrevocable trusts where the Community Foundation holds a calculable beneficial interest)
- Grain or livestock gifts (if gifted, sold, and cash received during the match period)

All gifts must be completed during the matching period.

2. Do bequests qualify?

A. Revocable bequests do not qualify for matching credit under our match guidelines.

B. Irrevocable deferred gifts may qualify if:

- The gift is executed during the matching period
- The present value can be calculated under Treasury regulations
- It is legally binding and irrevocable

Learn more. 812.429.1191 astachura@cfswi.org

3. Do IRA gifts qualify?

A. Current IRA Qualified Charitable Distributions (QCDs)

Yes, if:

- The distribution is completed during the matching period
- The funds are received directly to the Comunity Foundation

B. Naming the Community Foundation as IRA beneficiary

- Unless structured as an irrevocable designation with calculable present value, it would not qualify for matching credit until distribution.

4. Common Gifts That Do Not Qualify for Matching Credit

- Government grants
- Transfers from other Indiana community foundation DAFs
- Foundation self-funding
- Contributions made directly to other nonprofits
- Internal reallocations

5. Can gifts be used to establish or add to funds at the Community Foundation?

- Gifts may qualify for matching credit if they are directed to the Community Foundation's Unrestricted Endowment.
- Gifts used to establish or add to donor-advised funds, designated funds, scholarship funds, or other restricted funds do not qualify for matching credit unless the fund itself is structured as part of the Unrestricted Endowment.
- Advisors working with clients interested in establishing new funds are encouraged to consult with the Community Foundation to determine the best structure for achieving both the client's philanthropic goals and potential matching eligibility.

6. How are donor-advised funds treated?

- Grants from donor-advised funds held at national or commercial sponsors (e.g., Fidelity Charitable, Schwab Charitable) may qualify if made during the sponsor's normal annual grantmaking process.
- The donor-advised fund must be held outside an Indiana community foundation.
- Transfers from donor-advised funds at Indiana community foundations do not qualify.
- Grants from private foundations may qualify if they are made in the regular course of the foundation's annual charitable distributions and are not structured solely to generate matching credit.

7. How does our Community Foundation handle pledges?

- Pledges must be irrevocable.
- Cash must be paid by June 30, 2030.
- Only documented, binding commitments qualify.

8. One-Paragraph Advisor Script

"The Community Foundation has secured a 2:1 matching opportunity initiative. Certain completed gifts and irrevocable commitments made during the matching period may qualify, subject to program guidelines. This creates a rare opportunity to significantly leverage charitable dollars while strengthening permanent community endowment."

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