



WOU Foundation “Gift with Confidence Program”

The WOU Foundation has a strict investment policy to help ensure a disciplined investment process that will perform to expectations over market cycles. However, in order to ease concerns due to times of uncertainty in the market, even in a disciplined investment strategy, the WOU Foundation has created the “*Gift with Confidence Program.*”

The GCP program allows donors to dollar cost average their investment into the investment portion of the Foundation over the course of one year. All endowment gifts have a minimum donation value of \$15,000 and go directly into the WOU Foundation, providing the entire tax deduction at the time of the gift.

The donor can choose between one of two different investment strategies which will enable the donation to receive the benefit of the market swings over the course of the next twelve months, and dollar-cost-average over that period.

1. 33% of their initial donation will immediately be placed in our endowment as per the investment policy and managers over-seeing the allocation. The balance would be invested in two tiered FDIC insured CD's maturing at 6 months and 12 months of their initial donation; upon maturity of each to be invested into the endowment pool.
2. All of their initial donation will be invested into three FDIC insured CD's maturing at 120 days, 240 days and 360 days after their initial donation; upon maturity of each to be invested in our endowment pool as per the investment policy and managers over-seeing the allocation.

In support of strengthening partnerships with local lending institutions and building confidence in our community, the WOU Foundation will purchase these CD's from local banks and credit unions.

Approved by WOUF Finance & Planned Giving Committee March 5, 2009

Approved by WOU Foundation Board March 7, 2009

Under option one for a \$15,000 endowment gift:

- \$5,000 is placed immediately in the endowment pool and invested per WOUF Investment Policy Statement.
- \$5,000 is invested in a 6 month CD, appx. earnings @ 2% APY = \$50. Upon maturity, \$5,050 is invested in the endowment pool per WOUF Investment Policy Statement.
- \$5,000 is invested in a 12 month CD, appx. earnings @ 2% APY = \$100. Upon maturity, \$5,100 is invested in the endowment pool per WOUF Investment Policy Statement.

This results in a book value of \$15,150 in the endowment pool after one year in GCP.

Under option two for a \$15,000 endowment gift:

- \$5,000 is placed in a 120 day CD, appx. earnings @ 2% APY = \$33. Upon maturity, \$5,033 is invested in the endowment pool per WOU Investment Policy Statement.
- \$5,000 is placed in a 240 day CD, appx. earnings @ 2% APY = \$66. Upon maturity, \$5,066 is invested in the endowment pool per WOU Investment Policy Statement.
- \$5,000 is placed in a 360 day CD, appx. earnings @ 2% APY = \$100. Upon maturity, \$5,100 is invested in the endowment pool per WOU Investment Policy Statement.

This results in a book value of \$15,200 in the endowment pool after one year in GCP.