RAYMOND JAMES *Charitable*

Online account user guide

Welcome to your Raymond James Charitable online account. This online platform provides you secure access to details about your donor advised fund. If at any time you need assistance, please call 866.687.3863 or email us at RJCharitable@raymondjames.com.

TO LOG IN

1. Go to raymondjamescharitable.org and click **Account Login**.

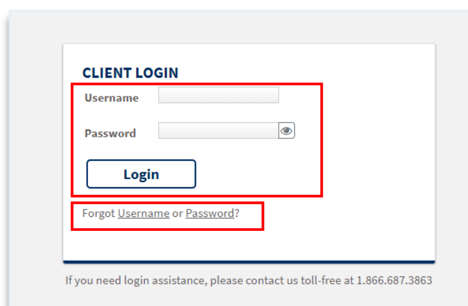
2. Enter your username and password and click **Login**
   Note: Click the eye icon to show/hide the password.

   If this is your initial login, you will be prompted to update your password.

   If you forget your username, click the **Forgot Username** link.

   If you forget your password, click the **Forgot Password** link.

   Be sure to check your junk or spam folders if you don't see a reset email.



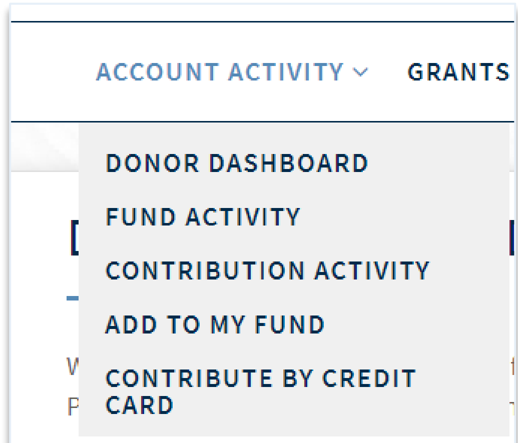
For Raymond James advisors and associates:

Click **SSO Login** on the Account Login page to automatically be logged in (you must be connected to the Raymond James network and have a profile with us.)

NAVIGATING YOUR ONLINE ACCOUNT

Use the top menu options to get real-time information about your account.

ACCOUNT ACTIVITY



- **Donor Dashboard** – this is the homepage where you can view account details like balance, the latest statement, your current investment option, recent contributions and recent giving history; select this page at any time to return to the homepage
- **Fund Activity** – view and download activity (contributions, grants, fees, etc.) for specific date ranges; you can also download statements
- **Contribution Activity** – view and download information about contributions made into the account
- **Add to My Fund** – view instructions on the various ways to contribute to the account
- **Contribute by Credit Card** – use this page to make a gift by credit card (fees apply)

TO VIEW A CONTRIBUTION RECEIPT

1. Navigate to **Account Activity > Contribution Activity**
2. Locate the contribution in the **Contributions to My Fund** table *(you may need to alter the date range field to view it).*
3. Click **Print** in the far-right column to view/download/print the contribution receipt that was mailed to the donor.
   *If the **Print** link is not visible, we are likely still working on generating the receipt and it isn't yet available.*

Contribution Receipts – mailed to the donor for each individual contribution

Annual Contribution Summary – compiles all contributions made in that year by the individual donor onto one summary statement

These documents can be used for your charitable tax deduction purposes.

CONTRIBUTIONS TO MY FUND

DONOR	DESCRIPTION	TYPE	TICKER	QTY	STATUS	DATE	TRANSACTION ID	AMOUNT	LETTER
Smith,	Cash	Wire		0	Posted	5/5/2021		$10,000.00	Print

TO VIEW YOUR ANNUAL CONTRIBUTION SUMMARY

1. Navigate to **Account Activity > Donor Dashboard**
2. Locate the file in the bottom right section, titled **Annual Contribution Summary.**

   This document is generated ahead of tax season (typically early February) and shows all contributions made to the account by the donor in that calendar year. Note that the document is generated based on the individual donor and is only visible under that donor's online access.

GRANTS TO CHARITY

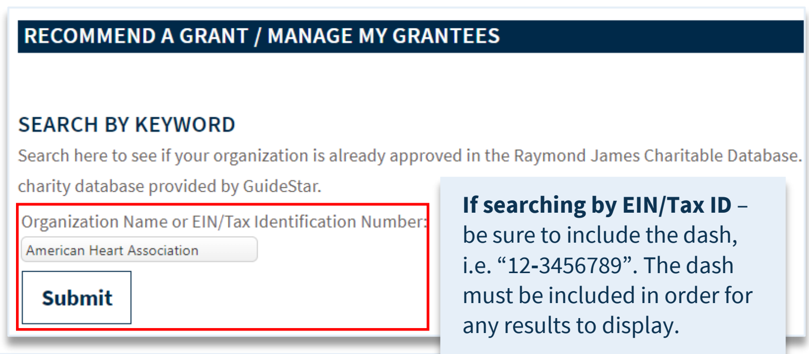
- **Enter Grant** – submit a new grant to a charity (see detailed instructions below)
- **Grant Activity** – view and download information about all grants made from the account
- **Recurring Grants** – view and download information specific to any recurring grants

TO RECOMMEND A NEW GRANT TO CHARITY:

1. Navigate to **Grants to Charity > Enter Grant**
   If you are connected to multiple accounts, be sure you have chosen the correct fund from the "Select Account to View" drop-down menu before you begin.

   Enter the charity's name or EIN/Tax ID Number in the **Search by Keyword** area and click **Submit**.

   If the charity name appears, verify it is the correct one by the information provided in the table. If so, click the charity name to add it to your Grantee List.



If searching by EIN/Tax ID – be sure to include the dash, i.e. "12-3456789". The dash must be included in order for any results to display.

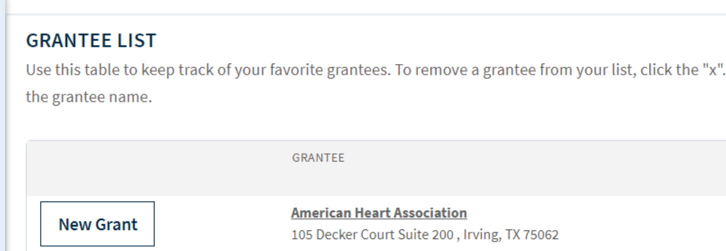
SEARCH RESULTS

ORGANIZATION NAME	ADDRESS	TAX ID
American Heart Association	105 Decker Court Suite 200 , Irving, TX 75062	13-5613797
American Heart Association	7272 Greenville Ave. Dallas, TX 75231	13-5613797
American Heart Association	1589 Skeet Club Road Suite 102-352 High Point, NC 27265	13-5613797
American Heart Association	4708 Papermill Drive , Knoxville, TN 37909	13-5613797
American Heart Association	1375 E. 9th St., #600 Cleveland, OH 44114	13-5613797
American Heart Association	PO Box 4002030 Des Moines, IA 50340	13-5613797
American Heart Association	4830 McWillie Circle Jackson, MS 39206	13-5613797
American Heart Association	3940 Peninsular Dr. SE Suite 180 Grand Rapids, MI 49546	13-5613797
American Heart Association	Four Gateway Center 444 Liberty Ave., Ste 1300 Pittsburgh, PA 15222	13-5613797
American Heart Association	1777 S. Harrison Street. #500 Denver, CO 80210	13-5613797

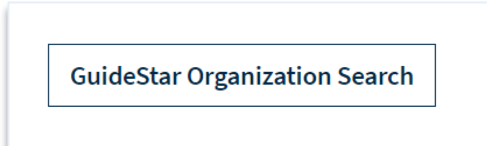
1 2 3 4 5 Page: 1 of 5 Go Item 1 to 10 of 43

Grantee List

Adding a charity here makes it easier and faster to donate to it in the future. It also alerts our team to pre-qualify the charity if it is not already approved in our system.

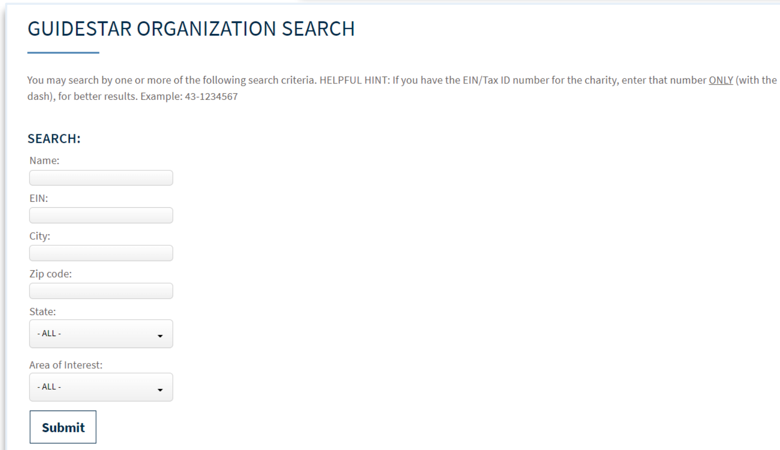


If your search does not show the charity you are looking for, click the **GuideStar Organization Search** button and enter the charity's information.

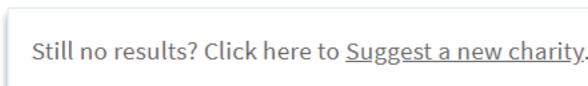


This tool allows you to search the IRS database. "Less is more" in this search tool, so include minimal details to help you broadly search for the correct charity. If you have an EIN/Tax ID Number, enter that number only.

If you find the correct charity, click **Add to Charity List** to add it to your Grantee List.

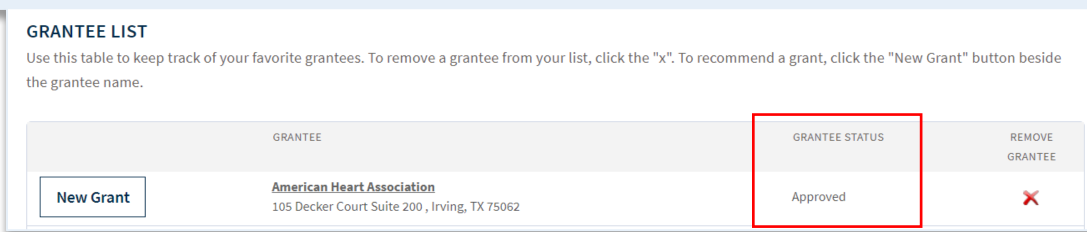


If you still do not see the charity, click **suggest a new charity** and enter its information. You can still submit the grant request and our team will reach out to the organization to verify and approve it before sending the grant check.

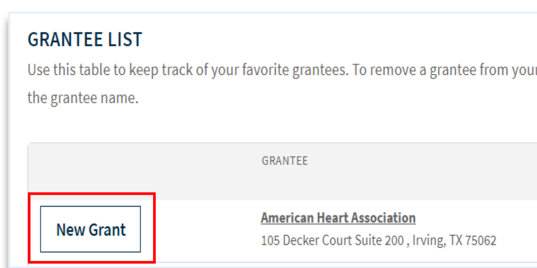


Grantee Status

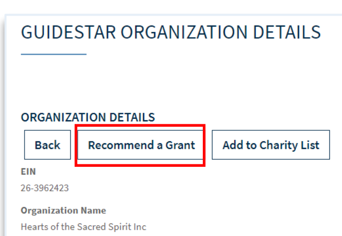
This status indicates if the charity is approved in our RJ Charitable system already. If it is not approved, you can still request the new grant and our team will take the necessary steps to approve the charity before sending the grant check.



2. Select **New Grant** next to the charity that you wish to send a grant to.



If you use the GuideStar search, you may also click **Recommend a Grant** when viewing the charity's information.



3. Fill out the grant recommendation form.

    - Confirm you've selected the correct charity.
    - Select a **Single Payment** (the default option) or a **Recurring Payment** to set up a schedule of payments to the same grantee.
    - For Recurring Payments, select the per payment amount, frequency, number of payments and start date.
    - Select the **Grant Purpose**
    - Select the level of **anonymity**
    - Include any **special instructions** if necessary

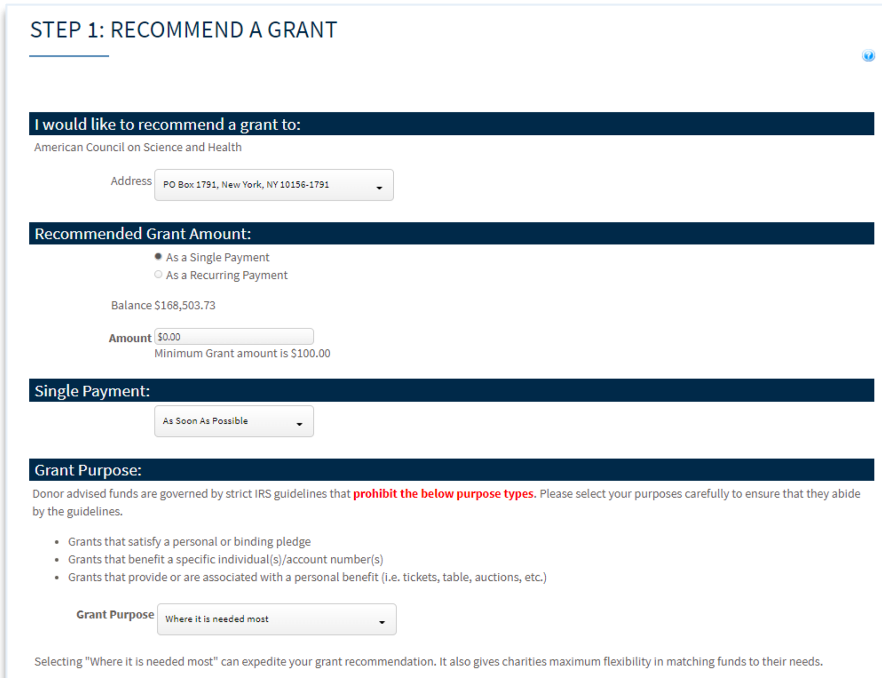
4. Click **Review Recommendation** to review and double check all the grant details.

5. Click **Confirm Grant Recommendation.**

    The Grant Submitted screen will display a transaction ID for future tracking. You can also view this ID and other grant history on the **Grant Activity** page.

Charity Address

Some charities have multiple addresses in our database. You can select the address you want the check to be mailed to from the dropdown. If you don't see the address you want, enter it in the **Special Instructions** field – our team will verify it belongs to the charity and then mail the check to that address.


STEP 1: RECOMMEND A GRANT

I would like to recommend a grant to:
American Council on Science and Health
Address PO Box 1791, New York, NY 10156-1791

Recommended Grant Amount:
As a Single Payment
As a Recurring Payment
Balance $168,503.73
Amount $0.00
Minimum Grant amount is $100.00

Single Payment:
As Soon As Possible

Grant Purpose:
Donor advised funds are governed by strict IRS guidelines that **prohibit the below purpose types**. Please select your purposes carefully to ensure that they abide by the guidelines.

- Grants that satisfy a personal or binding pledge
- Grants that benefit a specific individual(s)/account number(s)
- Grants that provide or are associated with a personal benefit (i.e. tickets, table, auctions, etc.)

Grant Purpose Where it is needed most

Selecting "Where it is needed most" can expedite your grant recommendation. It also gives charities maximum flexibility in matching funds to their needs.

If you have other **grant-related questions** or need assistance, please email RJCGrants@raymondjames.com.

TO EDIT A GRANT TO CHARITY:

If you have submitted a grant request, you are able to edit some of the details depending on its status and type of grant.

For **single payment grants**, if it is still in "Entered" status (not "Issued" or "Approved"), you can edit the following details:

- Amount
- Grant purpose
- Charity contact person
- Level of anonymity
- Special instructions (internal notes to our team)

For **recurring grants**, you can edit the following details regardless of status* (the changes will be reflected on the *next* grant due to go out):

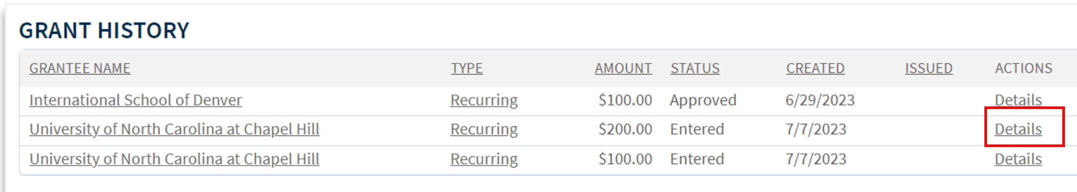
- Amount
- Grant purpose
- Charity contact person
- Level of anonymity
- Special instructions (internal notes to our team)

You *cannot* edit the frequency or number of payments of a recurring grant. If you need to change that information, you should cancel the existing recurring grant and set up a new one.

*Changes to a recurring grant may not change a pending payment ("Entered" or "Approved" status) if it is already in process at the time you submit the change. If you need to modify a pending payment, please contact RJCGrants@raymondjames.com or 866.687.3863 for assistance.

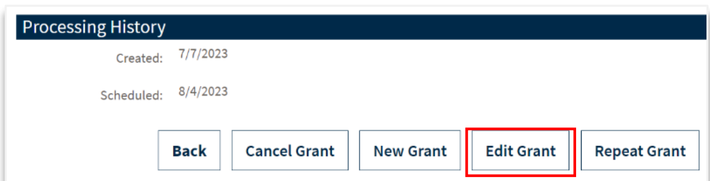
1. To edit a grant, navigate to **Grants to Charity > Grant Activity**

2. Locate the grant in the **Grant History** table *(you may need to alter the date range field to view it).* Click the "Details" link.


GRANT HISTORY

GRANTEE NAME	TYPE	AMOUNT	STATUS	CREATED	ISSUED	ACTIONS
International School of Denver	Recurring	$100.00	Approved	6/29/2023		Details
University of North Carolina at Chapel Hill	Recurring	$200.00	Entered	7/7/2023		Details
University of North Carolina at Chapel Hill	Recurring	$100.00	Entered	7/7/2023		Details

3. Click **Edit Grant.**



4. Edit the available details as needed, then click **Submit Recommendation.**

5. Confirm that your edits were entered correctly, then click **Confirm Grant Recommendation.**

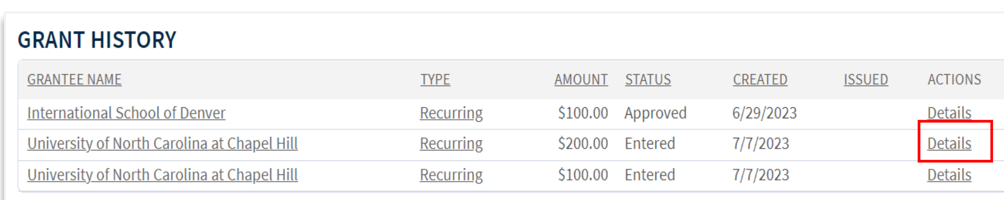
Please call us at 866.687.3863 if you have any questions about editing or canceling a grant.

TO CANCEL A GRANT TO CHARITY:

If you have submitted a grant request, you are able to cancel it if it is still in "Entered" status (not "Issued" or "Approved").

1. To cancel a grant, navigate to **Grants to Charity > Grant Activity**

2. Locate the grant in the **Grant History** table *(you may need to alter the date range field to view it).* Click the "Details" link.


GRANT HISTORY

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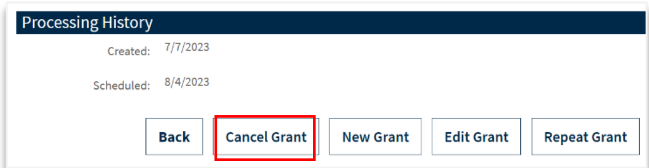
University of North Carolina at Chapel Hill	Recurring	$100.00	Entered	7/7/2023		Details

3. Click **Cancel Grant.** Then click "OK" to cancel the grant.



Please call us at 866.687.3863 if you have any questions about editing or canceling a grant.

AUTO-APPROVED GRANTS:

Some grants entered are automatically approved if it meets the following criteria, which expedites the mailing of the check to the charity:

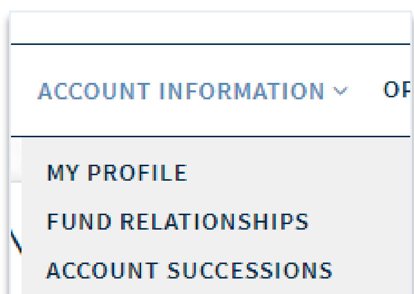
- Amount of $10,000 or less
- Charity is already approved in our RJ Charitable system
- Grant Purpose field is not customized in any way (you select from the drop-down menu)
- No text is included in the Special Instructions field

If you need to edit or cancel a grant that is auto-approved, please call 866.687.3863 as soon as possible.

ACCOUNT INFORMATION

- **My Profile**
  - View personal information (name, address, phone numbers, email addresses, etc.) to ensure our records are accurate and up to date
  - Change your password
  - Change your communication information

  Note: If you are a financial advisor or associate viewing the account of a client, this is <u>your own</u> profile information, not the client's. To help change a client's information, please submit Form 2789-B, or, the client can log in to their own account and update the information.



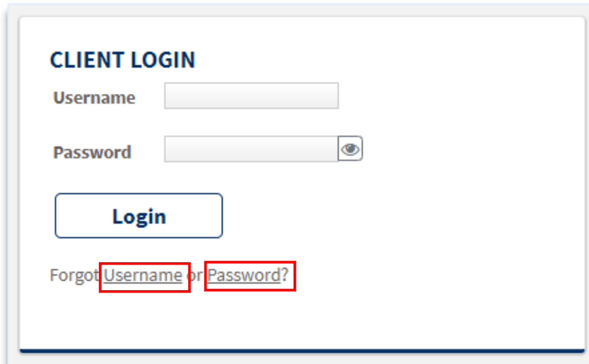
- **Fund Relationships** – view who has access to your account, like your financial advisor and their staff
- **Account Successions** – view succession information for the account

FREQUENTLY ASKED QUESTIONS

ACCESSING YOUR FUND INFORMATION

What if I forget my username?
Click on the **Forgot Username** link on the **Account Login** page. An email with your username will be sent to the email address on file.

What if I forget my password?
Click on the **Forgot Password** link on the **Account Login** page. You will be prompted to enter your email address, which must match what we have on file. A token to change your password will be emailed to you.



Be sure to check your junk or spam folder if you don't receive the reset email.

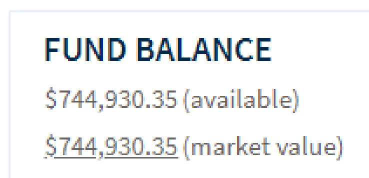
If you need additional assistance with your username or password, call 866.687.3863 or email us at RJCharitable@raymondjames.com.

If I have multiple funds, will I be able to see the details for each fund separately?
Yes. Individuals with access to multiple funds will see a "Select Account to View" drop-down menu option where you can select another account to view.

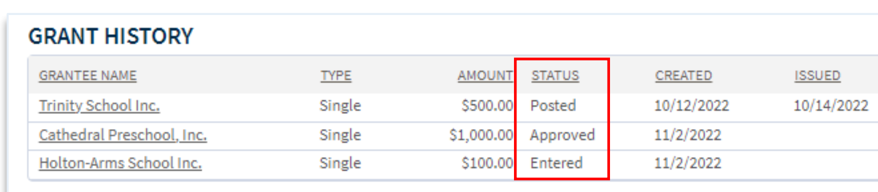
How will I know when my statement has been posted online?
You will receive an email notification when the quarterly statements are posted, unless you requested statements by mail. Statements are available to download at any time by going to **Account Activity > Fund Activity**.

What do the different statuses mean?

- **Fund Balances**
  - **Available** – the total grant dollars that can be distributed from the fund; for most funds, this is the total market value minus grants pending distribution.
  - **Market value** – the total market value of the account; this is often the same as the "Available" balance, but includes any grants pending distribution.



- **Grants**
  - **Entered** – we have received your grant request
  - **Approved** – the grant request has been made and approved in our system, but has not been paid (i.e. we may be raising cash from your investments in order to send the check)
  - **Posted** – the check has been mailed; the "Issued" date is the day we mailed the check



GRANT HISTORY

GRANTEE NAME	TYPE	AMOUNT	STATUS	CREATED	ISSUED
Trinity School Inc.	Single	$500.00	Posted	10/12/2022	10/14/2022
Cathedral Preschool, Inc.	Single	$1,000.00	Approved	11/2/2022	
Holton-Arms School Inc.	Single	$100.00	Entered	11/2/2022	

GRANTS

What is the minimum grant amount?
$100

How long does it take to process a grant?
Our general timeframe to send a check to the charity is 3-5 business days. The processing time is driven by two main factors – available cash and, if the charity is not already approved in our system, receipt of its documentation confirming it's a certified organization. We cannot send a check out until we have received the necessary documentation from a charity who is not yet approved in our system.

What happens when I submit a grant to a charity whose Grantee Status is "Not Approved"?
That likely means the charity's approval status has expired in our system. You can still submit the grant, and we will verify their approval status and update it, then send the grant check out. In some cases, we may need to contact the charity for updated paperwork in order to re-approve them.

What happens when I suggest a new charity and submit a grant to it?
We contact the charity to request specific information to verify its charitable status. The timing of the check being mailed out is largely dependent on the charity's responsiveness, so if you have a contact name and/or specific contact info, it is helpful to include that when suggesting the new charity.

What information do you need from the charity to approve it?
We request a copy of their IRS determination letter that states their charitable exemption. We also ask the charity to sign a form to acknowledge that they are qualified to receive a grant from a donor advised fund; that they understand the funds must be used exclusively to further its charitable purpose; and that the funds will not be used for the personal benefit of the donor or their family, will not be used to fulfill a pledge made by the donor and will not be used for political or lobbying purposes.

Do you need to contact the charity again the next time a grant is requested?
Not usually. We renew the charity's approval periodically, which is typically accomplished by verifying the charity's status is still in good standing through IRS Publication 78 Exempt Organization records. In some cases, we may need to contact the charity for updated paperwork in order to re-approve them.

Are there any restrictions on grant purposes?
Yes, donor advised funds are governed by strict IRS guidelines, which prohibit the following grant purposes:

- Grants that satisfy a personal or binding pledge
- Grants that benefit a specific individual(s)/account number(s)
- Grants that provide or are associated with a personal benefit (i.e. tickets, table, auctions, etc.)
- Grants for lobbying or other political purpose

More information about these restrictions can be found on our website at [raymondjamescharitable.org/giving-options/donor-advised-funds.](raymondjamescharitable.org/giving-options/donor-advised-funds)

What should I do if approached by a charity that is requiring a pledge?
We suggest you use the following language:

> "This is not a pledge. I will, however, recommend that a grant of *$xx* be distributed from the *(name of your donor advised fund)* of Raymond James Charitable."

Then when you request the grant in your online account, you can select **Pledge Non-Binding** from the dropdown menu.

Can I use my fund to pay for things like membership fees, dues, fundraising dinner or tickets to an event?
No, grants that provide the donor or their family with a personal benefit or are associated with a personal benefit are not allowed. The IRS strictly prohibits this type of activity. When you make a contribution to a donor advised fund, we provide you with a receipt that states "no goods or services were received for your gift." This statement confirms to you and the IRS that your contribution to Raymond James Charitable is fully tax deductible. If a grant is then distributed from your fund that provides you with a personal benefit, the IRS may challenge the deductibility of your contribution to Raymond James Charitable and may impose penalties on you and/or Raymond James Charitable.

I will be attending a charity event of which a portion of the cost is tax deductible. Can a grant be used for the deductible portion of my participation/sponsorship or for a college athletic fund sponsorship?
No, we cannot pay “bifurcated” grants. Charities often hold fundraising events like dinners and golf tournaments that have various levels of sponsorship opportunities. The costs of sponsorships are broken down into tax-deductible and non-tax-deductible portions. We are not permitted to pay the tax-deductible portion due to the associated non-tax-deductible benefits received (i.e. meals, cost of playing golf, etc.). This also applies to contributions to college athletic funds which are partially deductible. We cannot distribute a grant for the deductible portion of the sponsorship since it is associated with a non-tax-deductible benefit (i.e. complimentary entry to sporting events, opportunities for advance ticket purchases, preferred or complimentary parking, etc.).

How can I tell if the check has been cashed by the charity?
Navigate to **Grants to Charity > Grant Activity**, locate the grant in the Grant History table and click the “Details” link. When the check has been cashed, you will see a “Cleared” date in the Processing History section of the page. We offer a 30-day window for the charity to cash the check before we will place a stop payment on it and issue a new check, prompted by the charity.

Can I have the grant check sent to me to present to the charity?
No, we send the check directly to the charity to ensure it’s delivered to them. If you’re desiring a more personal experience with your gift, you may write a letter to the charity letting them know of your donation and that it will be coming from your donor advised fund with Raymond James Charitable and hand-deliver it for a warmer touch.

Can I receive a checkbook to write my own checks?
No, we do not provide checkbooks for the donor(s) to write their own grant checks to a charity. Because we are governed by strict IRS guidelines and must ensure the charitable exempt status, we cannot allow donors to write their own checks to any organization.

Can I plan ahead for a grant recommendation?
Yes, if you know you would like to distribute a grant to a charity on a future date, you may submit the grant recommendation in advance and specify the date on which you wish to have the grant issued. We will begin the approval process and raise the needed cash when the grant request is received. When all is in order, the grant will be approved for distribution on the requested date. This is especially helpful for grants intended for year-end distribution when our grant activity is at its peak.

If you need additional assistance, please contact us at 866.687.3863 or RJCharitable@raymondjames.com.

RAYMOND JAMES *Charitable*

RAYMOND JAMES CHARITABLE ENDOWMENT FUND
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