Renaissance Charitable

Circular

Any Donor. Any Gift. Any Charity.

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Welcome

Thank you for considering a Donor-Advised Fund (DAF) with Renaissance Charitable Foundation. You're joining a community of Donors who value flexibility, efficiency, and measurable impact in their giving. This guide explains how to establish and manage your DAF, contribute a wide range of assets, recommend investments and grants—domestically and abroad—and create a legacy plan that reflects your values.

Use this guide as a practical reference throughout the year. It includes details on contribution methods, gift valuation and tax considerations, eligibility rules for grants, investment choices, and fees. It also outlines our online tools, privacy commitments, and where to go for specialized assistance.

About the DAF Program

Financial institutions partner with Renaissance Charitable to offer DAFs that help individuals, families, companies, trusts, and estates make tax-efficient gifts to qualified charities. Renaissance Charitable combines reliable administration with flexible tools so you can give strategically and easily.

Our services include:

- a secure online portal for contributions, grant recommendations, gift receipts and statements
- support with charity research and specialized grants (e.g., challenge/matching provisions, reporting requirements
- end-to-end administration—recordkeeping, compliance reviews, gift receipts, and grant disbursement.

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Renaissance Charitable

A Donor's guide

Helping Your Philanthropy Go Further

You know how gratifying it is to support a worthy cause. What if you could create an enduring legacy through your charitable contributions?

Increase Your Impact

Many times, charitable decisions are made in a year-end rush to capture tax-deductions, rather than taking a planned, long-term approach to charitable giving that can allow your contributions to grow into a more substantial amount over time, increasing the overall impact of our gifts.

The decision to give is easy, but knowing the best way to give may not be. If you are looking for a way to make your giving more effective while maximizing the tax benefits of your philanthropic activities, look no further than Renaissance Charitable Foundation.

The DAF Program described below is sponsored by Renaissance Charitable, an independent public charity dedicated to helping individuals effectively reach their philanthropic goals.

Renaissance Charitable Foundation can serve as an effective, flexible and efficient vehicle to meet your charitable goals. The DAF Program has been designed to simplify your annual giving by allowing you to contribute appreciated assets when you feel the timing is right, and then make grants over time to the charities of your choice. Setting up your DAF account is simple, cost-effective and convenient. You will be able to work in concert with your Private Wealth Adviser to recommend the appropriate investment strategy for your charitable giving DAF.

The DAF Program can provide you with the following benefits:

- Ability to donate complex and privately held assets
- $5,000 minimum to open a DAF account managed by your Private Wealth Adviser
- Wide range of investment options
- Convenient online access
- Low minimums for contributions and grants
- Account Values updated daily

Benefits Of The DAF Program

A DAF can provide versatility and tax efficiency for a Donor. Renaissance Charitable Foundation for may provide many significant benefits. As a Donor, you may be able to:

Maximize Your Giving Power

You have the ability to work with Renaissance Charitable Foundation to invest your charitable assets in a strategy that allows the assets to grow tax-free, enhancing your ability to recommend future grants.

Donate Appreciated Assets Tax Free

When you contribute appreciated assets to a DAF, you may be able to deduct up to the full fair market value of the donated assets from your taxes, and you may be able to mitigate or avoid any capital gains tax liability. Contact Renaissance Charitable Foundation to learn more about the different asset types you can contribute to your DAF.

Separate Tax Planning And Charitable Decisions

You may be able to realize immediate tax advantages and recommend grants to charity later. A DAF eliminates the pressure of having to select and donate to a charity by year-end.

Online Access

With the ability to view comprehensive account information, research charitable organizations or recommend a grant, you can manage your DAF account online.

Simplify Your Giving

A DAF with the Renaissance Charitable Foundation offers an efficient means of managing your charitable giving by alleviating the burden of having to write and track checks for tax reporting.

Streamline Record Keeping

Renaissance Charitable Foundation provides consolidated reporting and record keeping. You receive quarterly DAF account statements from the program and a gift receipt.

Give Anonymously

You may choose to recommend charitable grants anonymously, keeping your name and personal information confidential.

Create A Legacy Of Giving

You are able to name active DAF Grant Advisors who have the ability to recommend grants from your DAF account and select successor Grant Advisors who can also recommend grants to continue your charitable legacy beyond your lifetime.

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Make the Most of Tax Deductions

In addition to having the ability to claim an immediate tax deduction, the DAF Program provides you the flexibility to recommend grants whenever it best suits you, opportunity to lower your current taxes, and the convenience of being able to more easily track and plan your charitable activities for future tax years.

Maximize Giving Through Tax-Smart Strategies

	Sell asset and donate the cash proceeds to charity	Donate the asset directly to Renaissance Charitable Foundation
Current value of asset	$100,000	$100,000
Capital gains tax paid by Donors (20% of $90,000)	$18,000	$0
Amount received by charity	$82,000	$100,000 Charity receives an additional $18,000
Income tax savings to Donors (36% bracket)	$29,520	$36,000
"Cost" of donation to Donors	$70,480	$64,000 You save $6,480

Renaissance Charitable Foundation and their affiliates do not provide tax, legal or accounting advice. This material has been prepared for informational purposes only.

DAF and Private Foundation: A Comparison

Donor-Advised Funds are most often compared to Private Foundations yet there are some very distinct differences between the giving vehicles. Both gift types can work independently but can realize tremendous giving potential when used in concert. Some of the differences include:

	DAFs	Private Foundations
Startup expense and speed to create	No start-up costs and can be created immediately	Can be expensive and take months to create
Donors may select account name	Yes	Yes
Privacy	Anonymity permitted	No anonymity permitted
Vehicle Excise Taxes	Rare	Rare
Tax deduction limits*	60% of adjusted gross income for cash gifts; 30% of adjusted gross income for Stock or Real Property gifts	30% of adjusted gross income for cash gifts; 20% of adjusted gross income for qualifying stock. Deduction for all other property limited to lesser of cost or fair value and 20% of adjusted gross income.
Required Distribution	None (*Renaissance Charitable reserves the right to require distributions)	5% annually of the net asset value
Investment options	Separately managed accounts with wide-range of investment options	Foundation manager chooses investment advisor and has wide range of investment options.
Administration, Annual Filings and Compliance	No tax returns or filing requirements	Foundation must file a tax return, conduct a financial audit, and conduct its own compliance

**Income tax charitable deductions greater than these limits may be carried forward five additional years.*

Did you know both a DAF and a Private Foundation can be the beneficiary of a Charitable Lead or Charitable Remainder Trust? The experts at Renaissance Charitable Foundation can show you how to create your own charitable strategy.

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Establishing Your DAF

Opening a DAF is easy. Work with your Private Wealth Adviser to open the DAF via our online application. Below are some guidelines to assist you:

1. Designate DAF Donors

In addition to yourself, you can name additional Donors who are joint contributors to the DAF.

2. Name Your DAF

Choose a name for your DAF. For example, you may want to name it after your family or have it reflect the charitable goals of the account (for example, "The Smith Family DAF" or "The Smith Charitable Giving DAF.") Renaissance Charitable Foundation reserves the right to amend the name of the DAF if necessary.

3. Name Grant Advisors

You can name one or more individuals as active Grant Advisors to your DAF, who will also be able to recommend grants. Many individuals get their children involved in charitable giving through their DAFs.

4. Create A Legacy Plan

You may name one or more successor Grant Advisors or charitable beneficiaries to your DAF. A successor Grant Advisor is afforded all advisory privileges of a Grant Advisor upon the death of all the original Grant Advisors, and has the ability to make contributions, recommend grants and name advisors and future successors. If you prefer, upon the death of all original Grant Advisors, you can name a charity or charities as the recommended DAF beneficiary to receive either all of the remaining assets in the account or a percentage annually subject to program requirements (Endowment Program). You may opt to have either an individual successor(s) or charitable beneficiary(ies), but not a combination of both. This selection can be changed by using the Account Information Change form signed by the current, active Grant Advisors listed on the DAF.

Successor Advisors

Your named successor Grant Advisors will receive the same privileges you had as a Grant Advisor for the DAF.

Charitable Beneficiaries (Terminal Grants)

Upon the death of all Grant Advisors, grant(s) will be paid out either as a one-time grant or recurring grant recommendations to the eligible charitable beneficiary(ies) you recommend.

5. Select a Charitable Area of Interest

To honor your charitable intent, and in the event successor Grant Advisors are unavailable or unable to make decisions, you need to indicate a charitable organization or area of interest you would like your DAF to support. You could include a specific charitable organization, a university, a particular field of research (such as cancer or heart disease) or an area of interest (such as environmental protection or support for the arts).

In the event that your DAF ceases to make grant recommendations for three consecutive years, Renaissance Charitable Foundation will make reasonable attempts to contact you or your designated successor Grant Advisors. If Renaissance Charitable Foundation cannot contact either, it will direct grants from the DAF, and will endeavor to support your recommended charitable area of interest.

Funding Your DAF

Your contribution to the Renaissance Charitable Foundation DAF is an irrevocable charitable donation that may be, fully deductible to the extent usable by the contributor on the date it is received by Renaissance Charitable Foundation.. The extent of your deduction depends on the type of asset being contributed, as well as your particular tax situation. Please consult your legal or tax advisor.

Cash Contributions

Cash contributions are eligible for a federal income tax deduction of up to 60% of your adjusted gross income (AGI) in the tax year in which the contribution is made. If your contribution exceeds this limit, you may be able to carry the deduction forward up to five years.

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Publicly Traded Securities

For assets personally held one year or more, the deduction is the average of the high and low prices of the security on the date of the contribution. You may be able to deduct up to 30% of your AGI for contributions of appreciated securities personally held more than one year.

For securities personally held for one year or less, the deduction is the smaller of the cost basis or FMV on the contribution date. If your contribution exceeds this limit, you may be able to carry the deduction forward up to five years. Mutual Funds may be contributed but will require additional time for processing.

Closely-Held Business Interests

Deduction is FMV for assets personally held over one year; Assets held one year or less, the deduction is the smaller of the cost basis or FMV on the contribution date. The Donors may deduct the FMV on the date the contribution is made. The IRS requires a qualified appraisal for any contribution of a closely-held business interest when Donors intends to claim a deduction of more than $5,000.

Careful steps need to be taken whenever 'hard-to value' assets are contributed to a charity such as a DAF sponsor. Contributions must be approved by Renaissance Charitable Foundation prior to transfer.

Real Estate

Deduction is FMV for assets personally held over one year. For assets held one year or less, the deduction is the smaller of the cost basis or FMV on the contribution date. The IRS requires a qualified appraisal for the contribution of most non liquid assets if the Donors intend to claim a deduction of $5,000.

Deferred Contributions

Your DAF can be named as the beneficiary of, and receive distributions from, a charitable bequest, charitable remainder trust, charitable lead trust, qualified retirement plan or private foundation. "Renaissance Charitable Foundation" should be named for deferred contributions in care of the DAF [CD5.1]in the DAF Program. Renaissance Charitable Foundation will review and approve all contributions.

Once your contribution has been accepted, you, or your estate, will receive confirmation and a gift receipt for your records. If for any reason a contribution is not accepted, it will be returned to the account of origin.

Third-Party Contributions

Friends, family, and other Donors may contribute to your DAF and may be eligible for their own tax deductions. Renaissance Charitable Foundation reserves the right to deny third-party contributions. Third-party contributors do not receive advisory privileges and may not receive goods or services in connection with their gifts.

The DAF Program's sponsoring charity is Renaissance Charitable located in Indianapolis, Indiana. Contributions to a DAF in the Renaissance Charitable DAF program are irrevocable gifts to Renaissance Charitable, which maintains exclusive legal control over the contributed assets. Individuals considering a contribution to the DAF should consult their legal and tax advisors regarding deductions, based on their personal considerations.

When making additional contributions to an existing account, always add a Planned Contribution by selecting "Plan a Contribution" once you have logged into capitalgroup.donorfirstx.com.

Grant Advisors may, without prior approval from Renaissance Charitable Foundation, engage in personal one-on-one solicitations of a friend to give a gift

in accordance with the terms of this Guide so long as the gift is 100% deductible to the Donors and there is zero value returned to the Donors. Mass solicitations (sent to more than 10 persons at a time) are never allowed without specific prior written approval by the Renaissance Charitable's President.

Investment Options

Investment philosophy: Your recommended investment selection should reflect your time horizon and grantmaking cadence. Near-term grant plans favor higher liquidity; longer horizons may suit diversified growth allocations.

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Separately Managed Accounts

For larger DAFs with a minimum contribution of $5,000 you may recommend a separately managed account overseen by your investment professional under our program guidelines and approval. See Fees & Expenses for the minimum and fee schedule details.

If you do not provide an investment recommendation, contributions may be placed in a capital-preservation option until you select an allocation. Renaissance Charitable Foundation retain fiduciary authority over available offerings and may update them over time.

Investing Contributed Assets

Each time you make a contribution to your Renaissance Charitable Foundation DAF, the process below is followed for investing contributed assets:

Cash

The net proceeds of cash contributed will be invested.

Publicly Traded Stock, Bonds And Mutual Funds

Securities, including mutual funds, may be either held or sold in accordance with Renaissance Charitable Foundation for Capital Group Private Client Services's investment policy. Should Renaissance Charitable Foundation for Capital Group Private Client Services determine contributed securities should be liquidated, the financial advisor may invest the net proceeds in accordance with Renaissance Charitable Foundation for Capital Group Private Client Services's investment policy.

Closely-Held Business Interests

Renaissance Charitable Foundation for Capital Group Private Client Service is required by law to sell most interests in a closely-held business within five years after the contribution is received. After the shares are sold, Renaissance Charitable Foundation for Capital Group Private Client Services will work with the financial advisor of record to invest the net proceeds.

Real Estate or Other Non-Liquid Assets

All non-liquid assets accepted by Renaissance Charitable Foundation for Capital Group Private Client Services may either be held or sold. Donors and their financial advisors can recommend specialists to assist with the sale as appropriate. The net proceeds of the sale of non-liquid assets will be invested.

Recommending Grants

Once your DAF account is Funded, you can begin recommending grants to charitable organizations. You and your designated grant advisors can recommend grants from your DAF to qualified charitable organizations at any time. Each grant must be a minimum of $250 and the number of grants you may recommend each year is unlimited.

Grant Requests

Grant requests may be submitted through the online Donor portal at capitalgroup.donorfirstx.com by either you, your designated grant advisors, or your Private Wealth Adviser.

Grant Review

Upon receipt of your grant recommendation, the charitable organization will be reviewed as to its eligibility to receive a grant from the DAF. Grant recommendations are reviewed on a daily basis.

Grant Distribution

Once your recommended grant has been approved, a distribution via check or ACH accompanied by a grant letter will be sent directly to the charity. You may choose to have the letter acknowledge you, the account name or a special acknowledgment (for example, in memory of a person, group or event) or the grant may be made anonymously.

Typically, the charitable organization will receive the grant within two weeks.

Need Help Researching a Charity?

You can use the non-profit search engine, or GuideStar, available on your online dashboard (recommend a grant button on dashboard), to research and locate any charitable or 501(c)(3) organization in the United States. The search result includes the mission of the charity or nonprofit and the information required to recommend a grant to the organization.

Liquidation Policy: In its sole discretion, Renaissance Charitable will determine the timing and execution of a sales strategy for any asset, including contributed assets, and reserves the right to sell at any time. Generally, Renaissance Charitable's liquidates contributed assets only after associating a contribution with its Donors. Some assets, such as large positions and shares traded on a foreign exchange, may take multiple trading days to liquidate. At its sole discretion, Renaissance Charitable's may engage a third-party broker or a trading desk to determine and execute a selling strategy. Any costs, including commissions, incurred in managing or liquidating an asset will be paid from the sale proceeds. Market fluctuations and costs to liquidate an asset may cause the net liquidation proceeds of a contributed asset to be worth more or less than the value of the contribution to the DAF. Any income or gains within a DAF account resulting from investment growth is exempt from taxes but is not deductible.

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Approved Charities

Grants can be made to qualified charities and nonprofit organizations that have been approved by the Internal Revenue Service (IRS) as able to receive tax-deductible contributions from a DAF.

Qualified Charities and Nonprofits:

Public Nonprofits

Grants may be made to charities located anywhere in the United States that are recognized by the IRS as publicly supported charities. Grants also may be made to private operating foundations.

Religious and Educational

Most established religious organizations and educational institutions are not listed as 501(c)(3) nonprofits but are nevertheless tax-exempt charitable organizations.

Foreign Charitable Organizations

You may recommend a grant to a foreign charitable organization. Additional due diligence and administration of the grant may be required prior to approval of the grant. If applicable, fees may be charged to the DAF account for any additional due diligence and administration costs. Additional grant processing time should be expected.

Restrictions

Grants may not be made to a private non-operating foundation, to individuals, or to a disqualified Supporting Organization.

Additionally, grants may not be used to pay for membership fees, dues, tuition, benefit tickets or goods bought at auctions, nor may they be used to fulfill a pre-existing binding pledge to a charitable organization.

Administrative Fees

Each DAF is subject to annual administrative fees payable to Renaissance Charitable Foundation as set forth below, with a minimum fee of $250 annually. This fee is prorated and charged against each DAF's account at the beginning of each quarter, based upon the DAF balance on the last day of the previous quarter. The assets in each DAF, each of which may carry its own fees and underlying expenses, are typically invested in marketable securities. The Renaissance Charitable Foundation DAF Program reserves the right to charge additional fees for extraordinary or special services. The designated Private Wealth Advisor(s) for the DAF are responsible for satisfying administrative fees invoices from the associated investment account.

DAF Program Fee Schedule

Quarter-End DAF Balance	Annual Basis Point Rate	
First	$500,000	0.60%
Next	$500,000	0.30%
Next	$1,500,000	0.20%
Next	$12,500,000	0.15%
Above	$15,000,000	0.10%

Minimum Annual Fee: $250

International Grants and Custom Agreements

Additional fees apply due to the extra diligence, monitoring, and documentation required.

Complex Asset Acceptance

Legal, tax, appraisal, environmental, or other third-party costs associated with reviewing or liquidating complex assets are charged to the DAF. Donors may be asked to pre-fund estimated diligence costs.

Short-Term Account Considerations

If a very high percentage of contributed assets is granted shortly after funding, an additional short-term account fee may apply. Please contact us for details.

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Combined Fee Structure Illustration for Separately Managed DAFs

Once funded, your DAF will be subject to the combined fees above. Please note, there may be additional advisory or management fees assessed by your Private Wealth Advisor. The following illustrates the combined fees as applied to $1,000,000 DAF.

A DAF with a balance of $1,000,000 will be assessed an administrative fee of 0.60% or 60 basis points, per dollar for $500,000 and then 0.30%, or 30 basis points, for the remaining $500,000.

Example Outlined:

- DAF Account Balance = $1,000,000

DAF Account Balance = $1,000,000 Administrative Fees (payable to Renaissance Charitable Foundation)

- 0.60% annual Administrative Fee on first $500,000 = $3,000
- 0.30% annual Administrative Fee on next $500,000 = $1,500
- Total Annual Administrative Fees = $4,500[

Fees can vary based on fluctuation of account balance or market value change.

Renaissance Charitable reserves the right to charge additional fees for extraordinary or special services. Non-exclusive examples of extraordinary and special services include: grants to foreign organizations; grants to Supporting Organizations described in §509(a)(3) of the Code; grants to organizations that have not yet obtained an IRS letter clarifying their §509(a) status; and if the DAF (with or without prior Foundation approval) engages in fundraising activity or produces an event such as a golf tournament.

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Renaissance Charitable Foundation DAF Summary

FAQ	Answer
Minimum Initial Contribution	$5,000
Additional Contributions	Additional contributions of at least $1,000 may be made at any time.
Irrevocable Gifts	Contributions to the Renaissance Charitable are irrevocable and nonrefundable.
Types of Gifts	You may contribute cash, stocks and bonds, or you may speak to your portfolio manager about other types of gifts including real estate, annuities and tangible assets.
Naming the Account	You will be asked to name your account. You may want the name to reflect your charitable goals, for example, the Smith Family Educational DAF.
Private Wealth Advisors	You are required to provide a Private Wealth Advisor who will manage assets according to Renaissance Charitable's investment policy. Private Wealth Advsiors are also able to submit a grant recommendation on your behalf per your written/verbal request.
Successor Grant Advisors and Beneficiaries	You may specify individual successor grant advisors (family members or other individuals) or charitable remainder beneficiary(ies) to become active upon the death or resignation of the prior Grant Advisor. Individual successor Grant Advisor will gain the ability to recommend grants and name additional successor Grant Advisors.
Areas of Interest	To honor the charitable intent of the original Grant Advisors and in the event no successor Grant Advisors are named after the last Donor passes, Donors should recommend a charitable organization, area of interest, or geographical area for ongoing grants by the DAF.
Minimum Grant Recommendation Amount	$250
Annual Administration Fee	First $500,000 0.60% Next $500,000 0.30% Next $1,500,000 0.20% Next $12,500,000 0.15% Above $15,000,000 0.10% Minimum Annual Fee: $250
Deferred Giving	You may also choose to fund or add to an existing account through deferred gifts, such as through a charitable remainder trust, a bequest in an estate or as a beneficiary of a qualified retirement plan.
Reimbursements	DAFs cannot reimburse for Donors expenses attributed to giving.
Minimum DAF Balance	$2,000

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Limitation of Liability

By creating a DAF, the Donors expressly releases and holds Renaissance Charitable Foundation, its affiliates, directors, officers, and employees harmless from any and all liability or responsibility including but not limited to, any actions, claims, demands, losses, damages, expenses, legal or tax consequences directly or indirectly associated with the creation of the Donor's DAF in connection with any tax planning, estate planning, wealth management, or similar arrangement. To the extent applicable law does not permit the foregoing limitation or exclusion of liability, the Donors agrees that the aggregate liability of Renaissance Charitable Foundation for any reason whatsoever related to the creation or administration of the Donor's DAF in connection with any tax planning, estate planning, wealth management, or similar arrangement, shall not exceed the administrative fees paid by the Donors to Renaissance Charitable Foundation .

Non-Reliance

In contemplation of the creation of a DAF, the Donors acknowledge that they have, independently and without reliance upon Renaissance Charitable Foundation, or any of Renaissance Charitable Foundation's affiliates, directors, officers, or employees, and based on such documents and information as the Donors has deemed appropriate, made their own decision to submit an application and create a DAF. The Donors also acknowledge that they will, independently and without reliance upon Renaissance Charitable Foundation , or any of Renaissance Charitable Foundation's affiliates, directors, officers, or employees, and based on such documents and information as the Donors has deemed appropriate, continue to make their own decisions in taking or not taking action in relation to such an application, their DAF, or any related agreement or transaction the Donors may have entered into, or any document furnished hereunder or thereunder.

Frequently Asked Questions

How quickly can I open a DAF?

Often within minutes of completing the application; contributions can be accepted thereafter.

Can my DAF name be anonymous?

Yes. Many Donors use a neutral name to preserve privacy.

Can my children participate?

Yes. You may name them as secondary advisors at age 18+ and/or designate them as successor Grant Advisors in your legacy plan.

Will I receive a receipt for tax purposes?

Yes. A gift receipt is available in the portal and should be retained with your records.

Do I file the gift receipt with my return?

Retain it; do not mail it unless requested by the IRS.

Can I recommend grants to any nonprofit?

Grants must go to eligible charitable organizations. If a special circumstance arises, contact us to discuss options and requirements.

What if I want to support a non-U.S. charity?

Renaissance Charitable Foundation can consider Expenditure Responsibility or Equivalency Determination processes to facilitate international giving; additional documentation, timing, and fees apply.

Can grants pay for event tickets or memberships?

No. If a grant would provide more than incidental benefits (e.g., meals, admission, premiums), it is not permissible.

Can my DAF exist in perpetuity?

Successor Grant Advisors can continue to advise DAFs created from your original DAF's assets, and they in turn may name their successor Grant Advisors, allowing philanthropy to continue over time.

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For more information

Email: capitalgroup@reninc.com
Call: 833.815.9484

Or visit our website at:
capitalgroup.donorfirstx.com

Disclosure Agreement

A copy of the current financial statement of Renaissance Charitable Foundation Inc. is available by writing to 8888 Keystone Crossing, Suite 1222, Indianapolis, IN 46240, or by calling 833-815-9484. Renaissance Charitable Foundation Inc. is registered to solicit contributions in every state where such registration is required, including the District of Columbia. The following disclosure notices are required by state law:

Florida: A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION FOR RENAISSANCE CHARITABLE FOUNDATION INC. (REGISTRATION NO. CH13085) MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICES BY CALLING TOLL-FREE, WITHIN THE STATE, 1-800-HELP-FLA (435-7352), OR BY VISITING WWW.FLORIDACONSUMERHELP.COM. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL, OR RECOMMENDATION BY THE STATE.

Georgia: A full and fair description of the programs and financial statement summary of Renaissance Charitable Foundation Inc. is available upon request at the office and phone number indicated above.

Maryland: Documents and information submitted under the Maryland Solicitations Act are also available, for the cost of postage and copies, from the Secretary of State, State House, Annapolis, MD 21401 (410-974-5534).

Michigan: MICS No. 25719.

Mississippi: The official registration and financial information of Renaissance Charitable Foundation Inc. may be obtained from the Mississippi Secretary of State's office by calling 888-236-6167. Registration by the Secretary of State does not imply endorsement.

New Jersey: INFORMATION FILED WITH THE ATTORNEY GENERAL CONCERNING THIS CHARITABLE SOLICITATION AND THE PERCENTAGE OF CONTRIBUTIONS RECEIVED BY THE CHARITY DURING THE LAST REPORTING PERIOD THAT WERE DEDICATED TO THE CHARITABLE PURPOSE MAY BE OBTAINED FROM THE ATTORNEY GENERAL OF THE STATE OF NEW JERSEY BY CALLING 973-504-6215 AND IS AVAILABLE ON THE INTERNET AT WWW.NJCONSUMERAFFAIRS.GOV/CHARITIES. REGISTRATION WITH THE ATTORNEY GENERAL DOES NOT IMPLY ENDORSEMENT.

New York: : Upon request, a copy of the latest financial report filed with the Attorney General can be obtained from Renaissance Charitable Foundation Inc. at the address above, from the Charities Registry on the New York State Attorney General's website at www.charitiesnys.com, or by writing to the Office of the Attorney General, Charities Bureau, 28 Liberty Street, New York, NY 10005. Information on charitable organizations is also available by calling the Office of the Attorney General at (212) 416-8401.

North Carolina: Financial information about this organization and a copy of its license are available from the State Solicitation Licensing Branch at 888-830-4989 (within North Carolina) or 919-814-5400 (outside North Carolina). The license is not an endorsement by the State.

Pennsylvania: The official registration and financial information of Renaissance Charitable Foundation Inc. may be obtained from the Pennsylvania Department of State by calling toll-free, within Pennsylvania, 800-732-0999. Registration does not imply endorsement.

Virginia: : A financial statement is available from the State Office of Consumer Affairs in the Department of Agriculture and Consumer Services, 102 Governor Street, Richmond, VA 23219.

Washington: Renaissance Charitable Foundation Inc. is registered with the Washington Secretary of State's Charities Program as required by law. Financial disclosure information may be obtained by calling 800-332-4483 (within Washington) or 360-725-0377, or by visiting www.sos.wa.gov/charities.

West Virginia: West Virginia residents may obtain a summary of the registration and financial documents from the Secretary of State, State Capitol, Charleston, WV 25305. Registration does not imply endorsement.

Wisconsin: A financial statement of Renaissance Charitable Foundation Inc. disclosing assets, liabilities, fund balances, revenue, and expenses for the preceding fiscal year will be provided to any person upon request.

REGISTRATION WITH A STATE AGENCY DOES NOT CONSTITUTE OR IMPLY ENDORSEMENT, APPROVAL, OR RECOMMENDATION OF RENAISSANCE CHARITABLE FOUNDATION INC. BY THAT STATE.

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