



## PROGRAM GUIDELINES

*Effective March 1, 2026*

## **INTRODUCTION**

Welcome to SDG Global.

At SDG Global, we strive to assist donors in maximizing the impact of their charitable giving while providing a flexible and thoughtful platform for strategic philanthropy. Our goal is to support individuals, families, corporations, and institutions in transforming charitable intent into meaningful action.

These Program Guidelines are designed to explain the Fund's procedures and to answer many of the questions you may have regarding the charitable vehicles administered by SDG Global. The guidelines serve as both an orientation for new donors and a helpful reference for donors who already maintain funds with the organization.

SDG Global is committed to providing personalized donor services. We believe effective philanthropy begins with understanding the passions, interests, and charitable vision of our donors. By developing long-term relationships with the individuals and organizations we serve, we aim to support philanthropic initiatives that create meaningful impact across communities around the world.

SDG Global is a publicly supported charitable organization created to assist donors in supporting the charitable causes they care about most. Through our philanthropic platform, donors may establish charitable funds, contribute assets, and recommend grants to nonprofit organizations working to improve lives locally, nationally, and internationally.

SDG Global currently administers several charitable giving vehicles, including:

- Donor Advised Funds (DAF)
- Pooled Income Funds (PIF)
- Charitable Remainder Trusts (CRUT)

Each of these vehicles provides donors with unique opportunities to support charitable causes while benefiting from professional administration, tax efficiency, and strategic philanthropic planning.

Through responsible stewardship and thoughtful grantmaking, SDG Global works to advance initiatives aligned with the United Nations Sustainable Development Goals (SDGs) and other charitable priorities identified by our donors.

## **MISSION**

To catalyze systemic change by aligning philanthropy and investment with the United Nations Sustainable Development Goals (SDGs), ensuring every gift contributes to a better, more equitable future for all.

Through disciplined governance, responsible stewardship, and innovative philanthropic solutions, SDG Global seeks to mobilize charitable capital in support of initiatives addressing some of the world's most pressing social, economic, and environmental challenges.

We are committed to executing every aspect of our work with the highest standards of integrity, accountability, transparency, and excellence.

## **PHILANTHROPIC PROGRAMS**

SDG Global administers multiple philanthropic vehicles designed to meet the diverse needs and goals of charitable donors.

These programs allow donors to support charitable initiatives in ways that align with their financial planning, philanthropic interests, and legacy objectives.

### **Donor Advised Funds**

A Donor Advised Fund (DAF) is a charitable fund established by a donor (which may be an individual, family, trust, estate, or business) through which charitable contributions are made to SDG Global. Donors receive an immediate charitable tax deduction and retain the ability to recommend grants to qualified nonprofit organizations over time.

Donor Advised Funds provide flexibility, simplicity, and efficiency while allowing donors to remain actively involved in the charitable grantmaking process.

### **Pooled Income Funds**

A Pooled Income Fund (PIF) is a charitable trust maintained by SDG Global into which multiple donors contribute assets that are pooled together for investment purposes.

Donors or designated beneficiaries receive income generated from the pooled investments for their lifetime. Upon the death of the income beneficiary, the remaining assets are distributed to SDG Global to support charitable activities.

Pooled Income Funds provide donors with an opportunity to support charitable work while receiving a lifetime income stream from their contributed assets.

### **Charitable Remainder Trusts**

A Charitable Remainder Trust (CRT) is a split-interest charitable trust that provides income to a donor or designated beneficiaries for a specified period of time, after which the remaining trust assets are distributed to charitable organizations.

SDG Global administers Charitable Remainder Unitrusts (CRUT) as part of its philanthropic platform. CRUTs provide an annual income payment calculated as a fixed percentage of the trust's assets, which are revalued annually.

These trusts are commonly used by donors who wish to convert appreciated assets into income while ultimately supporting charitable causes.

## **BENEFITS OF SDG GLOBAL PHILANTHROPIC PROGRAMS**

### **Simplicity and Efficiency**

Through SDG Global, donors can centralize and streamline their charitable giving. Contributions can be made into a single philanthropic platform and distributed to multiple charitable organizations over time.

Administrative responsibilities such as grant processing, recordkeeping, compliance review, and reporting are managed by SDG Global.

### **Flexibility**

Donors may contribute assets today and recommend charitable distributions over time. This flexibility allows donors to thoughtfully plan their charitable giving while benefiting from immediate tax advantages.

### **Tax Efficiency**

Charitable contributions to SDG Global may provide significant tax benefits, including charitable income tax deductions and the potential avoidance of capital gains taxes on appreciated assets.

### **Professional Stewardship**

Assets contributed to SDG Global are managed under the oversight of the Fund's Board of Directors and administered by experienced philanthropic professionals.

### **Legacy Planning**

Through Donor Advised Funds, Pooled Income Funds, and Charitable Remainder Trusts, donors may establish multi-generational philanthropic plans that extend beyond their lifetime.

## **SETTING UP A DONOR ADVISED FUND**

To establish a Donor Advised Fund, donors complete two primary documents:

- A Giving Fund Agreement
- A Giving Fund Application

The Giving Fund Agreement conveys the donor's gift to SDG Global. The Giving Fund Application establishes the operational structure of the fund, including advisor designations and investment allocations.

## **DONOR ROLES**

### **Donors**

Donors may include individuals, families, trusts, estates, corporations, and other entities contributing assets to SDG Global.

### **Primary Advisor**

The Primary Advisor typically serves as the main contact for the fund and has authority to recommend grants and make decisions regarding fund advisors and succession.

### **Joint Advisors**

Joint Advisors may share equal authority with the Primary Advisor regarding grant recommendations and fund administration.

### **Secondary Advisors**

Secondary Advisors may recommend grants from the fund but may not possess full administrative authority unless designated by the donor.

### **Agents**

Advisors may appoint agents to view fund activity or submit recommendations on their behalf, subject to written authorization.

### **Successor Advisors**

Successor Advisors may be designated to assume advisory responsibilities upon the death or incapacity of the Primary Advisor.

## **CHARITABLE BENEFICIARIES**

If successor advisors are not designated, donors may recommend charitable beneficiaries to receive distributions from the fund upon termination.

If no recommendations are provided, the remaining balance may be directed to a designated SDG Global Community Impact Fund.

## **VARIANCE POWER**

### **All contributions to SDG Global are irrevocable charitable gifts.**

The Board of Directors retains full authority over all assets contributed to the organization. Under the Fund's variance power, the Board may modify restrictions on funds if necessary to ensure that charitable assets continue to be used in a manner consistent with the mission of SDG Global.

## **MINIMUM FUND VALUE**

SDG Global generally recommends a minimum contribution of \$100,000 to establish a Donor Advised Fund. However, the organization may accept smaller initial contributions on a case-by-case basis.

## **ADDITIONAL CONTRIBUTIONS**

Donors may make additional contributions to their funds at any time.

Acceptable assets may include:

- Cash
- Publicly traded securities
- Real estate
- Business interests
- Cryptocurrency
- Fine art and collectibles
- Other approved assets

All non-cash assets are subject to review prior to acceptance.

## **DISTRIBUTIONS AND GRANTMAKING**

Advisors may recommend grants to qualified charitable organizations through the SDG Global client portal.

Eligible recipients include:

- Public charities recognized under Section 501(c)(3)
- Educational & Religious organizations
- Government entities
- Certain international charitable organizations (i.e., NGOs)

SDG Global conducts appropriate due diligence to verify the charitable status of all proposed grant recipients.

## **INTERNATIONAL GRANTMAKING**

Because the SDGs represent global goals, SDG Global supports charitable initiatives worldwide.

International grants may be made through procedures that comply with U.S. tax law, including equivalency determination or expenditure responsibility.

## **RESTRICTIONS ON DISTRIBUTIONS**

Certain restrictions apply to grant distributions.

Funds may not be used for:

- Personal benefit to donors or advisors
- Political contributions
- Lobbying activities
- Private individual support
- Payment of legally binding pledges

## **COMMON TYPES OF GRANTS**

Grants made from SDG Global funds typically fall into several categories:

- Unrestricted Grants
- Operating Support Grants
- Program or Project Grants
- Capital Campaign Grants
- Endowment Contributions
- Challenge or Matching Grants

## **MAINTAINING CONTACT WITH GRANT RECIPIENTS**

SDG Global informs recipient organizations when grants are issued and provides donors with confirmation of each distribution.

Donors may choose whether their name or fund name is disclosed to recipient organizations.

## **INVESTMENTS**

Assets contributed to SDG Global are professionally managed in accordance with the Fund's Investment Policy.

The Board of Directors oversees asset allocation and regularly reviews investment performance to ensure responsible stewardship of charitable assets.

## **RECORD KEEPING AND REPORTING**

### **Confirmation of Contributions**

SDG Global provides written acknowledgment for all contributions received.

### **Fund Statements**

Donors receive periodic statements summarizing contributions, grants, and investment activity.

## **ADMINISTRATIVE FEES**

There is no initial charge to establish a fund.

Administrative fees are assessed as donations are made into the account, and support the operation of SDG Global, including:

- grant processing
- donor reporting
- compliance monitoring
- financial administration/operations
- independent audits

## **MINIMUM ACCOUNT BALANCE**

Grants generally may not reduce a fund's balance below \$10,000, unless the fund is being closed or additional contributions are made.

## **POOLED INCOME FUND GUIDELINES**

SDG Global administers Pooled Income Funds (PIF) as a charitable giving vehicle designed to provide donors with both charitable impact and lifetime income.

A Pooled Income Fund operates similarly to a mutual fund for charitable purposes. Contributions from multiple donors are combined into a single investment pool that is professionally managed by the Fund. Income generated from the pooled investments is distributed to designated income beneficiaries.

### **Contributions to a Pooled Income Fund**

Donors may contribute a variety of assets to a Pooled Income Fund, including:

- Cash
- Publicly traded securities
- Certain other approved assets

Each donor's contribution is assigned a proportional interest in the pooled fund.

### **Income Payments**

Income generated by the pooled investments is distributed periodically to the donor or other designated beneficiaries during their lifetime. The income received by each beneficiary is based on the earnings of the pooled investments and the proportional value of their contribution to the fund.

### **Charitable Remainder**

Upon the death of the income beneficiary, the donor's proportional share of the Pooled Income Fund is transferred to SDG Global and becomes available to support the Fund's charitable activities.

Donors may designate that their remaining balance support a specific Donor Advised Fund or another charitable purpose administered by SDG Global.

### **Advantages of Pooled Income Funds**

Pooled Income Funds offer several benefits to donors:

- Lifetime income payments
- Immediate charitable income tax deduction
- Professional investment management
- Opportunity to support charitable initiatives after the income interest ends

Pooled Income Funds can be particularly attractive to donors who wish to support charitable work while maintaining a stream of income during their lifetime.

### **CHARITABLE REMAINDER TRUST GUIDELINES**

SDG Global administers Charitable Remainder Trusts (CRT) as part of its philanthropic platform. These trusts allow donors to support charitable causes while receiving income from contributed assets for a specified period of time.

SDG Global currently administers Charitable Remainder Unitrusts (CRUT).

## **Structure of a Charitable Remainder Trust**

A Charitable Remainder Trust is a split-interest trust that provides income payments to one or more beneficiaries for a specified period of time, after which the remaining trust assets are distributed for charitable purposes.

The trust may provide income to:

- The donor
- The donor and spouse
- Other designated beneficiaries

## **Charitable Remainder Unitrust (CRUT)**

A Charitable Remainder Unitrust provides annual income payments equal to a fixed percentage of the trust's value, which is recalculated each year.

Because the value of the trust assets may change annually, income payments may increase or decrease depending on investment performance.

## **Contributions to a CRT**

Donors may fund a Charitable Remainder Trust with a variety of assets including:

- Cash
- Publicly traded securities
- Real estate
- Business interests
- Other approved assets

Charitable Remainder Trusts are often used to contribute highly appreciated assets because the trust may sell those assets without immediate recognition of capital gains tax.

## **Charitable Deduction**

When a Charitable Remainder Trust is established, the donor may receive an immediate charitable income tax deduction based on the present value of the charitable remainder interest.

## **Charitable Remainder Distribution**

At the conclusion of the trust term or upon the death of the income beneficiaries, the remaining assets of the trust are distributed to SDG Global or to a designated charitable fund administered by the organization.

## **TYPES OF ASSETS ACCEPTED**

SDG Global seeks to make charitable giving as flexible and accessible as possible by accepting a wide range of assets that may be contributed to establish or support a charitable fund.

While many charitable organizations accept only cash contributions, SDG Global recognizes that donors often hold wealth in a variety of forms. By accepting both traditional and non-traditional assets, the Fund allows donors to maximize the charitable and tax efficiency of their giving.

The following types of assets may generally be accepted by SDG Global, subject to review and approval:

### **Cash**

Cash contributions remain the most common form of charitable gift and may be made by check, wire transfer, electronic transfer, or other approved methods.

### **Publicly Traded Securities**

Stocks, bonds, and mutual fund shares that are publicly traded on recognized exchanges may be transferred directly to SDG Global. Contributions of appreciated securities may allow donors to avoid capital gains tax while receiving a charitable deduction for the fair market value of the asset.

### **Privately Held Business Interests**

Ownership interests in privately held businesses may be contributed in certain circumstances. These contributions typically require additional due diligence to evaluate transfer restrictions, valuation considerations, and liquidity factors.

### **Real Estate**

SDG Global may accept gifts of real estate including residential property, commercial property, and land. All real estate contributions are subject to review and may require environmental assessments, title verification, and independent appraisal.

### **Cryptocurrency**

Digital assets such as cryptocurrency may be accepted in accordance with SDG Global's digital asset acceptance policies. Cryptocurrency donations are typically treated as gifts of property for tax purposes.

### **Fine Art and Collectibles**

The Fund may accept contributions of fine art, collectibles, and other tangible personal property when such assets can reasonably be valued and either retained for charitable purposes or liquidated for the benefit of the Fund.

### **Mineral Rights and Natural Resource Interests**

In certain cases, donors may contribute mineral interests, royalty streams, or other natural resource rights. These contributions are evaluated individually due to their unique valuation and management considerations.

## **Other Complex Assets**

From time to time, donors may wish to contribute other forms of non-cash assets including intellectual property rights, partnership interests, or structured securities. SDG Global will review such contributions on a case-by-case basis.

All non-cash gifts are subject to the Fund's Gift Acceptance Policy and may require independent appraisal or additional review prior to acceptance.

## **IMPACT INVESTING AND MISSION-RELATED INVESTMENTS (MRI)**

In addition to traditional grantmaking, SDG Global recognizes the growing role that impact investing and mission-related investments can play in advancing charitable objectives. In certain circumstances, charitable capital may be deployed in ways that both support meaningful social or environmental outcomes and preserve or enhance the long-term sustainability of the Fund's charitable resources.

Impact investing refers to investments made with the intention of generating measurable social or environmental impact alongside a financial return. These investments may support initiatives that advance the mission of SDG Global while strengthening the organization's ability to support charitable programs over time.

Mission-related investments are investments made by a charitable organization that further the organization's charitable purposes while also seeking an appropriate level of financial return.

Through these approaches, SDG Global may seek opportunities to support initiatives aligned with the United Nations Sustainable Development Goals (SDGs), including projects that promote:

- access to education
- public health and medical innovation
- sustainable agriculture and food security
- clean energy and environmental sustainability
- economic opportunity and financial inclusion
- affordable housing and community development
- technological innovation that improves quality of life

From time to time, the Board of Directors may approve mission-related or impact investments when such investments are consistent with the Fund's charitable mission, risk management policies, and fiduciary responsibilities.

Any such investments are evaluated with careful consideration of:

- alignment with SDG Global's charitable mission
- potential social or environmental impact
- financial risk and return characteristics
- liquidity considerations
- regulatory compliance requirements

Impact investments are not intended to replace traditional grantmaking activities. Instead, they may complement the Fund's broader philanthropic strategy by enabling charitable capital to support innovative initiatives that create sustainable and scalable solutions to global challenges.

All mission-related investments are subject to the oversight of the Board of Directors and must comply with all applicable laws and regulations governing charitable organizations.

Through thoughtful stewardship and responsible investment practices, SDG Global seeks to ensure that its charitable resources are deployed in ways that generate both meaningful impact and long-term philanthropic sustainability.

### **IMPORTANT INFORMATION**

*SDG Global Impact Fund is a nonprofit charitable organization recognized as tax-exempt under Section 501(c)(3) of the Internal Revenue Code.*

*This document is provided for informational purposes only and does not constitute legal, tax, or financial advice. Donors are encouraged to consult their professional advisors before implementing charitable or financial planning strategies.*