

Fee Schedule

Effective Jan 2025



DJCF has been serving the community for over 50 years. The Foundation's assets are managed by Graystone Consulting, the institutional division of Morgan Stanley, under the guidance of the Foundation's Investment Committee.

Managed Allocation Pools

Fundholders can select from one of the pools as illustrated below.

Cash & Cash Equivalent	Conservative	Balanced	ETF Balanced	Growth	ETF Growth	Endowment
Time Horizon: 0-2 Years	Time Horizon: 2-4 Years	Time Horizon: 4-7 Years	Time Horizon: 4-7 Years	Time Horizon: 7+ Years	Time Horizon: 7+ Years	Time Horizon: Perpetuity

OR

Self-Directed Asset Allocation Funds

Fundholders can select by a combination of funds that make up each pool, totaling **100%**.

- | | |
|--|---|
| ☐ Equity Fund _____% | ☐ Bond Fund _____% |
| ☐ Equity Income Fund _____% | ☐ ETF Bond Fund _____% |
| ☐ ETF Equity Fund _____% | ☐ Cash & Cash Equivalent Fund _____% |

Fund Type

Fund Type	Minimum Contribution	Community Development Fee (1)	Investment Fee (2)	Notes
Donor Advised Fund (DAF)	\$5,000	1.00% on the first \$1 million	Varies by investment pool	Fundholder recommends grants to qualified 501c3 organizations
Endowment Fund	\$25,000	1.00% on the first \$1 million	Funds invested in the Endowment Pool	Long-term or legacy giving to support specific organizations or target causes in alignment with fundholder's values
Scholarship Fund	\$25,000	1.00% on the first \$1 million	Funds invested in the Endowment Pool	Includes additional processing fee on aper-award basis
Custodial Fund	no minimum	.50% on the first \$2.5 million	Varies by investment pool	Long-term endowment type assets held on behalf of non-profit agencies who retain asset ownership and direct distributions

1. Community Development Fee is tiered; lower rates for higher balances

2. Investment options, performance, and pricing are updated monthly at djcf.org/investments. **DJCF/SWCF does not earn any revenue from investment related fees.**

Notes & Exceptions

- The initial contribution required to establish a donor advised fund is \$5,000. Endowment and scholarships require a minimum \$25,000 contribution. Agency funds do not require a minimum contribution.
- Pass-through contributions may be subject to additional fees based on fund activity. The minimum annual administrative fee for any fund at DJCF/SWCF is \$20/per month, except in the cases of Scholarship funds which incur a per-award fee.
- All fees will be reviewed periodically to ensure quality service levels and financial sustainability.
- The Foundation may apply specific related legal and other expenses in connection with the creation and administration of the fund or unusual out-of-pocket expenses related to the operation of the fund. This can include, but is not limited to, credit card fees, brokers, agents, or other fees for liquidating stocks or other management-intensive assets (such as real estate). These additional expenses will be directly charged to the fund, and an explanation of these fees will be clearly communicated to the donor.
- Non-endowed bequests or legacy gifts will incur a 5% passthrough fee for estate administration.