

The logo for The Manna Food Project features the word "THE" in a small, sans-serif font above the word "manna" in a larger, lowercase, serif font. To the right of "manna" is a stylized illustration of a wheat stalk. Below "manna" is the text "FOOD PROJECT" in a smaller, sans-serif font. Below the logo is the main title "Ways to Give" in a large, teal, serif font.

Ways to Give

To our valued supporter,

Thank you for your commitment to fight food insecurity throughout Northern Michigan. Your dedication and generosity make a world of difference for the thousands of families in our community in need of food assistance. Here you can explore the different ways to give and find the option that best fits your situation. These giving options allow flexibility and can benefit you and your family while you provide food and hope to our neighbors in need.

Direct Gifts

Monetary Donations

If you want to see the immediate impact of your gift, there are now more ways to give. Manna accepts gifts of cash and checks made out to The Manna Food Project. You can also donate online with a credit or debit card, PayPal, Venmo, Google Pay, Apple Pay, and ACH bank transfer. These monetary donations are tax deductible and put to use right away, nourishing our food insecure neighbors.

Appreciated Securities

When you donate appreciated securities or mutual funds in support of our mission, you can reduce or even eliminate federal capital gains taxes on the transferred holdings. You may also be entitled to a federal income tax charitable deduction based on the fair market value of the securities at the time of the transfer.

Stock Transfer Details: DTC ID #0226 – for credit to The Manna Food Project Account #Z40375133 at Fidelity Investments, Attn: TOA Receives, PO Box 770001 Cincinnati, OH 45277-0036.

Qualified Charitable Distribution (QCD)

Also referred to as an IRA charitable rollover, a QCD is a special opportunity for those 70 ½ years old and older. You can give any amount (up to a maximum of \$100,000) per year from your IRA directly to Manna without having to pay income taxes on the money.

You can use your gift to satisfy all or part of your required minimum distribution for the year.

Since the gift doesn't count as income, it can reduce your annual income level, possibly helping to lower Medicare premiums and decrease the amount of Social Security that is subject to tax. Speak with your financial advisor about these possible benefits.

Estate Planning Gifts

Gifts in your will or trust allow you to retain control and use of your assets, so they are an excellent way to make a significant gift without affecting your finances today. Estate gifts are an investment in the long-term future of Manna.

Will or Trust Bequests

By including Manna in your will or living trust, you are making a lasting impact, while still retaining all your assets during your lifetime and you have the flexibility to change your will at any time. This type of gift to Manna helps ensure that we continue our mission for years to come.

Sample Language:

- Fixed dollar amount: "I hereby give \$ _____ to The Manna Food Project, a nonprofit organization located at 8791 McBride Park Ct. Harbor Springs, MI. Federal Tax ID #38-2764533 for The Manna Food Project's general use and purpose without restriction."
- Percent of estate: "I hereby give _____% to The Manna Food Project, a nonprofit organization located at 8791 McBride Park Ct. Harbor Springs, MI. Federal Tax ID #38-2764533 for The Manna Food Project's general use and purpose without restriction."

Beneficiary Designations

Naming Manna as a beneficiary on your retirement or life insurance policies is simple to do and may avoid significant tax burdens for your heirs. Because Manna is tax-exempt, 100% of your gift will be transferred to Manna. Talk with your estate planner or financial advisor to learn about the flexibility and benefits of this type of gift.

You can name Manna as a beneficiary in your:

- IRA, 401k, and other retirement or investment plans
- Life insurance policies
- Donor Advised Fund

Life-Income Gifts

Life-income gifts provide you or another beneficiary with income for life or a fixed number of years while making a lasting gift to Manna. Life-income gifts can be funded with different types of assets, including cash, appreciated securities and real estate.

Charitable Gift Annuity

With a charitable gift annuity, you make a gift to Manna, and Manna pays you a fixed amount each year for the rest of your life. The balance is used to support our work. This type of donation can provide you with regular payments for life and allow Manna to further our mission. Depending on how you fund your gift, you can also qualify for a variety of tax benefits such as income tax deduction or minimizing capital gains taxes.

Charitable Remainder Trust

If you have built a sizable estate and are looking for ways to receive reliable payments, consider a charitable remainder trust. This type of trust provides you or other named individuals with income each year for life or a period not exceeding 20 years from assets you give to the trust you create. At the end of the trust term, the balance in the trust goes to Manna.

The Manna Food Project Legacy Society

By making an estate plan or life-income gift to Manna, you are entered into the legacy society, a group of like-minded individuals who are securing a hunger-free future for our community. Legacy members receive special benefits including exclusive updates and invitations to special events and board meetings. Including Manna in your planned gifts makes ending hunger an important part of your life story.



Other Gifts

Charitable Lead Trust

If you want to make an impact now at Manna and also provide for your family later, consider setting up a charitable lead trust. You transfer cash or other assets to a trust that makes payments to Manna for a set period of time. When the term is up, the remaining trust passes to your family or other beneficiaries you select.

Donor Advised Fund

A donor advised fund (DAF) is like a charitable savings account. It gives you the flexibility to recommend how much and how often money is granted to Manna. You can recommend a grant or recurring grants to make an immediate impact or use your fund as a tool for future charitable gifts. You can even give through your DAF online by selecting 'Donor Advised Fund' as the payment type at www.mannafoodproject.org/donate-online/

Contact Details

Please contact your financial advisor, estate planner, or a tax professional for more information on these different ways to give and how they can benefit you, your family, and your community. If you have included Manna in your estate plan or in a life-income gift, please let us know by completing the Letter of Intent. This confidential form is simple and is the best way to ensure we use your planned gift in the way you intend for it to be used. It is by no means a binding contract. The Letter of Intent allows us to stay organized and plan for the future. Do not hesitate to reach out if you have any questions.

Organization Information

The Manna Food Project
8791 McBride Park Court
Harbor Springs, MI 49740
EIN: 38-2764533

| Contact | Phone | Email |
|-----------------|--------------|----------------------------------------------------------------------------------|
| Cherell Granger | 231-347-8852 | cgranger@mannafoodproject.org |



Letter of Intent

I/We wish to make a planned gift through an estate plan or life-income gift:

Name of Donor(s): _____

Address: _____

City, State, Zip: _____

- Manna may publish my/our name as a motivation for others to leave a future gift; gift amounts will remain anonymous.

I would like my/our name to read as: _____

- Do not publish my/our name, we wish to remain anonymous.

The funds should be designated in the following way:

- Unrestricted, please use the funds where the need is greatest.

Specific Fund: _____

It is my/our desire to provide for the future of the Manna Food Project through a provision in my/our estate plan. This letter of intent is an expression of present plans and is subject to revocation or modification by me/us at any time.

Please return this form to:

The Manna Food Project, Attn: Cherell Granger – 8791 McBride Park Court, Harbor Springs, MI 49770
or email to cgranger@mannafoodproject.org