

CLIENT RELATIONSHIP SUMMARY

Infinite Giving

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Table of Contents

Welcome From Our CEO

About Infinite Giving

Our Investment Strategy

Our Portfolios

Services & Fees

Privacy & Security

Compliance & Accessibility

Conclusion

FROM OUR CEO

Infinite Giving is the first investment firm created exclusively for nonprofits to help you easily raise funds, manage your cash reserves, and conservatively invest your funds all in one place.

With thoughtful stewardship, we protect an organization's greatest resources, time and money, through unparalleled and efficient financial solutions. Our best-in-class people and technology enables us to serve as a seamless, one-stop shop or provide an as-needed bespoke solution.

At our core, we believe in the vital work nonprofits do. By fostering strong relationships, increasing transparency and efficiency, and providing thoughtful stewardship, we empower organizations like yours to thrive.

We are the future of nonprofit finance, and we're honored to serve you.



Karen C. Houghton
CEO & Co-Founder
Infinite Giving



Infinite Giving

ABOUT OUR FIRM

Infinite Giving is a Registered Investment Advisor who partners exclusively with nonprofit organizations and their boards to build financial sustainability through thoughtful stewardship.

We offer a smarter, more efficient cash management experience with curated portfolios and amplified giving. Our experienced, fiduciary team and award winning technology make FDIC coverage, cash and investment management, endowment creation, and asset donations feel easy and seamless.

Smarter Investing, Personalized for Nonprofits

We are an award-winning firm that serves nonprofits exclusively. From an FDIC sweep program, money markets, mutual funds, CDARs, and Treasury Bills to longer term growth accounts of securities and bonds, our curated portfolios are designed to weather the market and grow your giving. We are proud to offer a transparent, efficient, and straightforward approach built for nonprofits to thoughtfully steward your funds and grow sustainably.

Your goals are our goals:

- Reserve fund/cash management planning
- Strategic financial and investment planning
- Investment Policy Statements and Board Governance
- Endowment creation and management
- Quarterly board reports and end of year audit support

Outsourced CIO and Fiduciary Responsibilities

Infinite Giving provides each client with a dedicated Nonprofit Investment Advisor who provides fiduciary and outsourced CIO services. We are legally and ethically bound to act in your best interests with a duty to preserve good faith and trust. We provide consistent fiduciary oversight to help nonprofits avoid conflict of interests and we tailor our offerings to nonprofit needs and best practices.

Appointments are easily scheduled. Your dedicated Advisor can join board meetings when requested. We are accessible and here to help and support you.

OUR INVESTMENT STRATEGY

Infinite Giving uses a blend of passive and active investment alongside deep nonprofit expertise.

Primarily we lead with cash management for reserves and index investing for endowments and growth accounts whereby investors seek to replicate and hold a broad market index or indices with minimal trading in the market.

Our passive investment strategy is data driven and balanced with expert and consistent oversight by a highly experienced Investment Committee. This approach is more affordable, less complex, and often produces superior results over medium to long time horizons than more actively managed portfolios.

Investment portfolios are curated by our expert Investment Management Committee that meets regularly to analyze market conditions and portfolio performance. Portfolio options include low-cost index funds and abide by Modern Portfolio Theory, which strive for the greatest returns at a specific risk level. Portfolios are reviewed regularly and adjusted as appropriate and needed. ETFs selected are based on their liquidity, diversification, and low management fees.

Investment strategies are correlated with a client's goals and risk tolerance levels and can be easily changed as circumstances shift. Allocations include Treasury Bills, mutual funds, fixed income, and equities. They are designed for capital preservation, hedging against inflation, and strategic growth depending on an organization's desired goals and risk tolerance. Historical average annual returns range from 4.5%-11.24%. ESG portfolios are also offered.

Portfolio Structure, Performance Monitoring & Evaluation

Our overall philosophy and uniqueness is in providing the structure and format to manage the cash which is held by nonprofits. We offer 14 curated portfolio models (including ESG) from which nonprofit leadership may choose with guidance from your Advisor and in accordance with your IPS and perceived degree of risk relative to the return possible.

Those portfolios or models are designed via traditional thought as to risk vs. reward from historical data with the key thought that through diversification the effects of ups and downs of economic and market cycles can be “softened”. Custom portfolios can also be built.

Portfolio (Model) Construction & Investment Research Process

Our collective recommendations are from the top down to assign asset allocation to the proposed model definition and then to choose what are felt to be appropriate investments to fit each of those asset classes i.e. Equities, Fixed Income, and Cash.

Once the Models are identified and asset allocations assigned to each, specific investments are chosen. Since our clients are exclusively nonprofit organizations of all sizes that are usually governed by groups of Trustees or Directors all with his or her own experiences and philosophy of investing we feel that the most efficient way to provide investment alternatives is to diversify the specific investments within each Model.

This “pooled” approach ensures that everyone in a specific Model has the exact same investments regardless of the size of the client’s account in the same way that mutual funds operate.

Currently, we believe that the best investment vehicles from which to choose are ETFs. ETFs are normally unmanaged and index based, hence even more diversification and significantly lower the cost to acquire and maintain.

The sources of research include Morningstar, Value Line, Standard and Poor, research reports from investment firms as well as Wall Street Journal. Re-balancing is achieved on a regular basis to achieve consistency to the asset allocation assigned to the Model as the performance of investment selections will occur unevenly as time passes.

Infinite Giving’s Investment Advisory Committee meets multiple times throughout the year to confirm that the current allocations within each Model remain appropriate.

Infinite Giving SERVICES & FEES

We provide the following all-inclusive services for our investment clients:

- Fully digital entity brokerage account opening
- Multi-user login and permission setting to create transparency and accountability with 24/7 access to your investments
- Investment and Endowment Policy Statement support for both creation and revision
- Consultation & ongoing support with an Investment Advisor who specializes in nonprofit practice
- Invest your reserve funds in both short term and long term portfolios (multiple brokerage accounts with different risk tolerances all in one place)
- Rebalancing, disbursements, and active review
- Quarterly board reports and board meeting attendance (as requested)
- Monthly account statements, end of year tax statements, audit support, and more

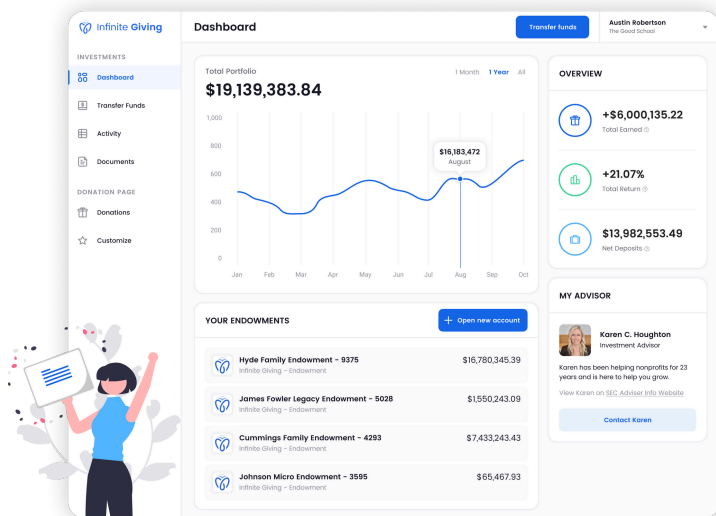
Affordable Fees

Simple and transparent, **our advisory fees are based on a flat rate of 0.65%** of assets under management (AUM) annually, calculated on average daily market value and taken in arrears. There are no transaction fees for trades and no admin fees, onboarding fees, broker fees, or hidden costs like 12(b)1 fees. The ETFs in our portfolios have an average expense ratio of 0.07%.

All-in-one Platform

Along with investment advisory services and policy creation, you'll receive access to an intuitive dashboard that has everything you need to view and manage your investments.

Monitor your portfolio's performance in real-time, and access quarterly board reports, monthly statements, and end-of-year tax documents whenever they're needed to share with your organization.





Infinite Giving

PRIVACY & SECURITY

Licensed, Registered, and Secure

Infinite Giving Advisory Services, Inc. is a Registered Investment Advisor for Nonprofits. Apex Clearing serves as our custodian with more than \$100B in custody. We have met all SEC, FINRA, and cybersecurity requirements. To date, we have not been involved in any business litigation, legal proceedings or regulatory investigations. Our client retention rate is 99%.

Investor Protections

Infinite Giving is a Registered Investment Advisor. Infinite Giving is also registered with FINRA and is custodied by Apex Clearing. Our Firm ADV Brochure can be found [here](#).

- **SIPC Insurance** - Apex Clearing, our custodial, is a member of Securities Investor Protection Corporation (SIPC), which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash).
- **FDIC Insurance** - Cash reserves are protected by FDIC up to \$5,000,000 through our sweep program.
- **General Liability, Cyber, and E&O Insurance**

Product Security

- **Two Factor Authentication** - We require two-factor authentication (2FA) for all Infinite Giving accounts.
- **Permissions** - We enable permission levels within our dashboard. Permissions can be set to allow money movements, account creation, and view only balance information.
- **Password and Credentials** - Infinite Giving enforces a password complexity standard and credentials are stored using a PBKDF function (bcrypt).
- **Uptime** - Infinite Giving's status and uptime is available anytime [here](#).

Network and Application Security

- **U.S. Data Hosting and Storage** - Services and data are hosted in Amazon Web Services (AWS) facilities only in the U.S.
- **Virtual Private Cloud** - All of our servers are within our own virtual private cloud (VPC) with network access control lists (ACLs) that prevent unauthorized requests getting to our internal network.
- **Data Backups** - All data stored within Infinite Giving is routinely backed-up and logged.

PRIVACY & SECURITY (cont'd)

Additional Security

- **Training** - All employees complete annual security and awareness training.
- **Confidentiality** - All employee contracts include a confidentiality agreement.
- **Outside Compliance Firm** - We retain an outside third party compliance firm for additional layers of accountability and mock audits.

Business Continuity Plan

Infinite Giving is committed to safeguarding the interests of its clients and customers in the event of any emergency or Significant Business Disruption ("SBD") and maintains a Business Continuity Plan (BCP). Our BCP summarizes our efforts to mitigate risks inherent with unforeseen business interruptions.

The BCP is designed to help protect Infinite Giving's firm personnel's well-being and property, make financial and operational assessments, quickly recover and resume operations, protect books and records, enable continuous management of client accounts, and allow its customers to transact business even in the event of an emergency or SBD.

Firm Communications

Infinite Giving can provide policy creation, monthly statements, quarterly board reports, biannual market analysis, and end of year audit support as needed. In addition, you have access to your account to view holdings and performance, and access your funds 24/7 via our award winning software.

Your dedicated Nonprofit Investment Advisor is available as requested for board meetings and via phone or email. Appointments can also be made via your dashboard. You can also enter support tickets to our team who will respond the same day to requests if at all possible.

Fund Accessibility

We believe your reserve funds should be accessible to you at all times. Simply link your preferred operating bank account to your Infinite Giving account for ACH transfers in and out of your brokerage accounts, or wire funds into and out of your brokerage account within 1-3 business days.*

**may vary depending on the selected portfolio*

Why Partner with Infinite Giving

We work exclusively with U.S. based tax exempt entities that are value-aligned.

Our diverse and expert team currently serves hundreds of nonprofit clients all over the U.S. We have financial backing by Morgan Stanley, and Apex Clearing serves as our custodian with more than \$100B in custody.

Infinite Giving has been recognized by Fast Company for World Changing Software, featured in Times Square and on the Nasdaq billboard, and chosen as one of the Top 40 Most Innovative Companies in our home state of Georgia.

Headquartered in Atlanta, our boutique, nonprofit-focused firm offers unparalleled expertise, modern technology, policy creation, and consistent fiduciary oversight.

We look forward to serving you.

Our Values



Be kind

To be kind means we think of others and service to them first. We operate with integrity, understanding, and open, candid communication. We choose to assume the best in others and create a warm, welcoming, and inclusive environment for our customers and team members.



Do excellent work

To do excellent work means we have high standards and we deliver results. We work with efficiency and focus. We are self-directed, do hard things, and take responsibility for producing quality products, experiences, and service.

Infinite Giving Advisory Services, Inc. is a registered investment adviser. Advisory services are only offered to clients or prospective clients where Infinite Giving and its representatives are properly licensed or exempt from licensure. Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital. No advice may be rendered by Infinite Giving unless a client service agreement is in place. This content is provided solely for informational purposes. Investors' experiences may vary from the content. Nothing in this presentation constitutes investment advice, performance data or any recommendation that any particular security, portfolio of securities, transaction or investment strategy is suitable for any specific person. Any mention of a particular security and related performance data is not a recommendation to buy or sell that security. Infinite Giving manages its clients' accounts using a variety of investment techniques and strategies, which are not necessarily discussed in the commentary.