

FIRM SUMMARY

Infinite Giving

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FROM OUR CEO

Infinite Giving is a Registered Investment Advisor exclusively built 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 fiduciary team and financial technology enable 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 & Founder
Infinite Giving

ABOUT OUR FIRM

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

We offer a smarter, more efficient treasury management experience with curated portfolios developed by an Investment Committee with nonprofit expertise. Our experienced team of nonprofit stewards and streamlined technology make FDIC coverage, cash and investment management, policy creation, endowment oversight, and board governance feel easy and seamless.

Because we serve nonprofits exclusively, with no for-profit or individual clients, our focus is helping your organization grow. This puts your organization's mission and financial health at the center of what we do, as opposed to one line of business among several.

Smarter Investing, Personalized for Nonprofits

We were founded to exclusively serve nonprofits. From an FDIC sweep program, money markets, mutual funds, CDARs, and Treasury Bills to longer-term growth portfolios 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:

- Capitalization planning: defining your funding buckets (short-term reserves, mid-term holdings, and longer-term growth or endowment funds) before recommending any allocation
- Reserve fund/cash management planning
- Strategic financial and investment planning
- Investment Policy Statements and Board Governance
- Endowment creation and management, including endowment policies
- Quarterly board reports and end-of-year audit support

How closely we work together on the above is ultimately at your board's discretion. We approach every engagement knowing your board holds its own fiduciary responsibility to your organization, just as we hold ours to you.

ABOUT OUR FIRM (CONT'D)

Outsourced CIO and Fiduciary Responsibilities

Infinite Giving provides each client with a nonprofit investment advisor and client success team who provide discretionary, 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 conflicts of interest, and we tailor our offerings to nonprofit needs and best practices.

Appointments are easily scheduled. Your nonprofit investment advisor and client success team can join board meetings when requested. We are accessible and here to help and support you.

“Infinite Giving gave us many more options, especially on potential gains for the cash holdings we had...”

“I’m making the most of our money with Infinite Giving.”

Christi Gordy
Executive Director
Canopy Life





OUR INVESTMENT STRATEGY & PORTFOLIOS

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

We lead with capitalization planning, defining your funding buckets before recommending any allocation. Within each bucket, our discipline is strategic allocation and rebalancing rather than tactical timing, implemented primarily through low-cost, index-based ETFs with select active management in fixed income.

Our overall philosophy and uniqueness are in providing the structure and format to manage the cash that is held by nonprofits. We offer a range of curated portfolio models, including ESG/values investing options, 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. Custom portfolios can also be built.

Once target allocations are set, we do not attempt to time the market by deviating from that target based on short-term views. Independent research, including S&P's SPIVA scorecards and Morningstar's Active/Passive Barometer, consistently shows that tactical timing and active security selection struggle to add value net of fees over medium to long time horizons, in both equities and fixed income.

A full explanation of this philosophy, including our specific rebalancing approach and research sources, is available in our companion [Investment Guiding Principles overview](#).

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 is 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 their 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 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 for the large majority of our portfolios are ETFs. ETFs are normally unmanaged and index-based, offering additional diversification and significantly lower costs to acquire and maintain.

Infinite Giving’s Investment Committee meets regularly, generally on a monthly basis, to confirm that the current allocations within each Model remain appropriate.

“I love that Infinite Giving exists, focused on the unique complexities nonprofits face. Especially in this climate... this partnership has been wonderful.

“It’s never been more important for nonprofits to have a partner like Infinite Giving.”

Andrew Yoder
Assistant Executive Director
South Lane Mental Health



SERVICES & FEES

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

- Ongoing fiduciary oversight and guidance from an SEC-registered investment adviser
- A named Infinite Giving investment advisor team specializing in nonprofit practices who works directly with the Finance Committee and Board, backed by an Investment Committee with extensive nonprofit experience
- Governance support to help your organization maintain continuity, documentation, and institutional knowledge as Board and Finance Committee members rotate
- Fully digital entity brokerage account opening for tax-exempt entities
- Multi-user login and permission setting to create transparency and accountability with 24/7 access to your investment information
- Capitalization planning including cash flow analysis
- Specific instrument and allocation recommendations for each fund, based on its time horizon and the Board's risk tolerance
- Separate accounts with their own statements, with contributions, growth, and spend-down tracked separately for each account
- Cash Management and investment options for your reserve funds, including Short, Mid, and Long-term portfolios (multiple brokerage accounts with different risk tolerances and portfolios all in one place)
- Quarterly and drift rebalancing for all portfolios
- Investment Policy Statement support, developed and reviewed with the Board as needed, at no additional cost
- Endowment creation and management, including endowment policy creation and distribution of disbursements
- Audit support, with full transaction and holdings records maintained for every account
- Monthly account statements, end-of-year tax statements, and trade confirmations all easily accessible in your dashboard
- Quarterly board reports by fund and board meeting attendance (as requested)
- Unlimited deposits, withdrawals, and transfers for no fee, submitted easily within your client dashboard

Infinite Giving

SERVICES & FEES (CONT'D)

Affordable Fees

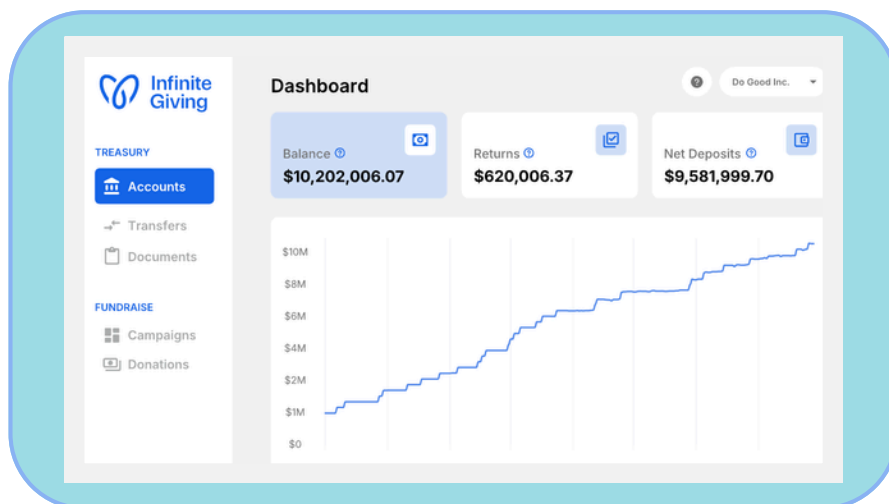
Infinite Giving does not charge any other fees for Cash Management & Investment services beyond a percentage of assets under management (AUM), to be defined by portfolio size. The fee typically starts at 0.65% (65 bps) and tiers down based on portfolio size. A meeting with an advisor will help determine a full fee schedule.

This AUM fee is calculated based on the average daily market value, and assessed monthly, in arrears. There are no transaction fees for trades, no onboarding fees, or hidden costs like 12(b)1 fees.

In addition to one-on-one fiduciary guidance from your nonprofit investment advisor, Infinite Giving also provides investment policy creation, endowment policy creation, audit support, quarterly board reporting, unlimited account openings, and unlimited transfers and withdrawals for no additional fees.

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 nonprofit's investments.



You will be able to monitor your portfolio's performance in real-time, make deposits, withdrawals, and transfers between accounts, and access quarterly board reports, monthly statements, and end-of-year tax reporting 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 \$200B in custody. Our client retention rate consistently exceeds 95%.

Investor Protections

Customer trust and data security are central to everything we do at Infinite Giving. Infinite Giving is a [Registered Investment Advisor](#). Our financial custodian, Apex Clearing, is also registered with FINRA. 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). Apex maintains "excess SIPC" coverage providing up to \$37.5 million for securities and \$900,000 for cash, with an aggregate limit of \$150 million.
- **FDIC Insurance** - Cash reserves are protected by FDIC up to \$5,000,000 through our custodian's sweep program. A list of member banks is available upon request.
- **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 are 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 from getting to our internal network.
 - **Data Backups** - All data stored within Infinite Giving is routinely backed up and logged.
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PRIVACY & SECURITY (cont'd)

Additional Security

- **Training** - All employees complete annual information security 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
- **Privacy Policy** - [See full policy here](#)

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, market analysis, and end-of-year audit support as needed. In addition, you have digital access to your account to view holdings and performance.

Your nonprofit investment advisor and client success team is available as requested for board meetings and via phone or email. Appointments can also be made via your dashboard. You can chat or email our support team at support@infinitegiving.com, who will respond the same business day to requests if at all possible.

Infinite Giving

COMPLIANCE & ACCESSIBILITY

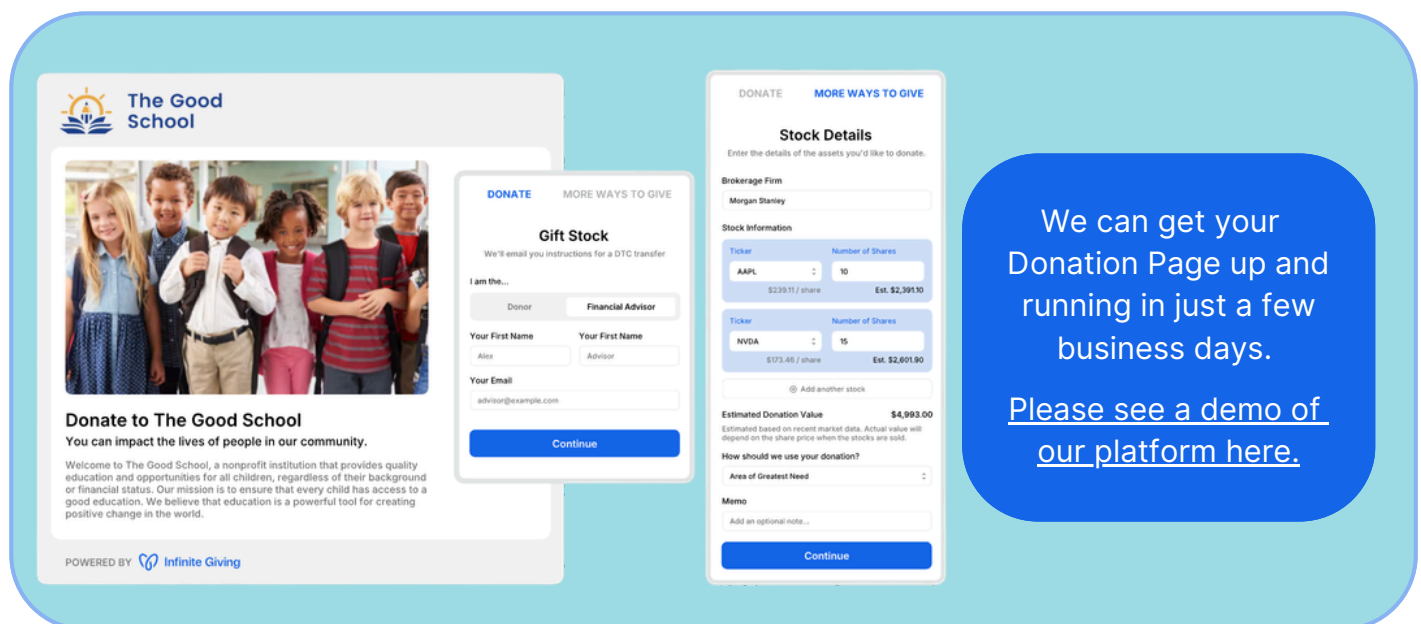
Fund Accessibility

We believe your reserve funds should be accessible to you at all times. Upon onboarding you will 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.*

Also from Infinite Giving

Beyond investment advisory services, Infinite Giving's affiliate, Infinite Giving Technologies, Inc., offers a donation and fundraising platform that lets your organization accept stock, cryptocurrency, DAFs, and other complex asset gifts alongside everyday cash donations (credit/debit/ACH), all from the same dashboard.

Infinite Giving Technologies, Inc. is a separate company from Infinite Giving Advisory Services, Inc., the Registered Investment Advisor described throughout this document. Using the donation platform is optional and independent of any advisory relationship with us.



The image displays two overlapping screenshots of the Infinite Giving donation platform. The left screenshot shows a 'Gift Stock' form for 'The Good School'. It includes a header with the school's logo and a photo of children. The form has sections for 'I am this...' (Donor or Financial Advisor), 'Your First Name', and 'Your Email'. Below the form is a 'Continue' button. The right screenshot shows a 'Stock Details' form. It includes a 'DONATE' button and a 'MORE WAYS TO GIVE' link. The form has sections for 'Brokerage Firm' (Morgan Stanley), 'Stock Information' (AAPL, NVDA), and 'Estimated Donation Value' (\$4,993.00). It also includes a 'How should we use your donation?' dropdown (Area of Greatest Need) and a 'Memo' field. A 'Continue' button is at the bottom. A blue callout box on the right contains the text: 'We can get your Donation Page up and running in just a few business days. Please see a demo of our platform here.'

**May vary depending on the selected portfolio, liquidation, and settling times.*

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 \$200B in custody.

Infinite Giving has been recognized by [Fast Company for World Changing Software](#), and chosen as one of the [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

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

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. Registration does not imply a certain level of skill or training. 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. Testimonials were provided by current clients of Infinite Giving. No cash or non-cash compensation was provided to the client in exchange for their statement. The client's experience may not be representative of the experience of other clients.