

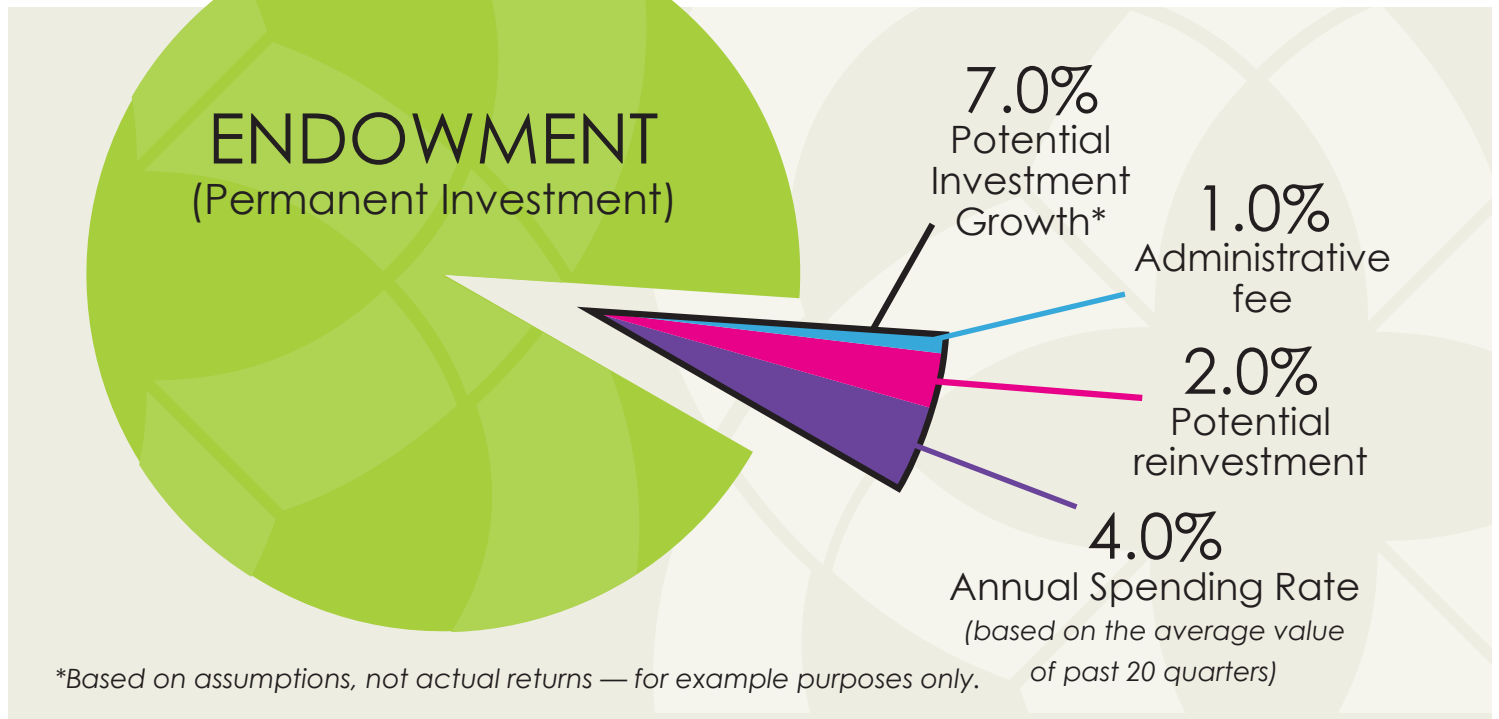


ARKANSAS
community foundation

Smart Giving to Improve Communities

How an Endowment Works

TWO-YEAR SCENARIO	YEAR 1	YEAR 2
Your Endowment's Average Balance	\$10,000	\$10,176
1% Annual Fee (1/12 monthly)	-100	-100
7.0% Potential Investment Growth*	+700	+700
	<u>\$10,600</u>	<u>\$10,776</u>
4% spending rate	x .04	x .04
Available for granting to your favorite charity	<u>\$424</u>	<u>\$431</u>



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