

**Purpose of Guidelines**

The purpose of these guidelines is to provide background information about the Paradise Falls Fund (the Fund) and to provide procedural guidance to committee members. This guidance includes general information about authority and responsibilities as well as practical information to complete the tasks needed to administer the Fund.

**About the Paradise Falls Fund**

The mission of the Fund is to provide a resource to protect Paradise Falls Lutheran Association by defending its borders or extending its perimeter. The Fund is separate from the PFLA operating and capital budgets.

The Fund was established in 2016 by merging the Fund for the Protection of Paradise and the Paradise Falls Lutheran Association Fund. The predecessor funds had very similar purposes as the Fund.

**The Fund Committee**

The Fund Committee consists of three people appointed by the PFLA Board of Directors. The three members of the Committee are members of PFLA but are not necessarily PFLA Board members. In addition to the three members of the Committee, the PFLA Treasurer serves as an advisor.

Committee members are appointed to a three-year term and are limited to serving for two consecutive terms. However, if the PFLA Board needs to appoint a member to complete an unfinished term of a committee member, the first partial period of service does not count toward the two-term limit.

**Responsibilities of the Fund Committee**

The Committee shall monitor the assets of the Fund and make recommendations to the PFLA Board on asset allocation. Any change in asset allocation or expenditure must be approved by the PFLA Board.

Two or more Committee members should have online access to the Fund investment account. The Committee will execute any change in asset allocation approved by the PFLA Board.

The Committee reports on the status of the Fund at the request of the PFLA Board, but not less than annually.

The Committee will update the PF Fund account at Fidelity Investments (Fidelity) with the current PFLA Treasurer's name as necessary. This can be done by telephone by a Committee member who has been recognized by Fidelity using the Resolution of Unincorporated Business.

### **Investment Strategy**

The Committee will follow any PFLA Board approved investment policy when making recommendations. In the absence of a PFLA Board investment policy, the Committee will use a prudent man principle.

The Committee tries to balance the assets to maximize long-term growth and minimize risk. In practice, this has kept the asset allocation to 60% - 70% stocks, \$10,000 - \$15,000 cash and the balance in bonds. This has been successful in growing the Fund while providing protection from market volatility and maintaining sufficient cash in the event of an immediate need.

### **Governance of the Fund**

The PFLA Board has the authority to invest and spend assets. The power to spend does not extend to the Committee. Additionally, the PFLA Board must gain the PFLA membership approval if it wants to spend more than one half of the balance of the Fund.

### **Promoting the Fund**

The Fund is promoted through brochures that are generally available in the Tea Room and a recognition of donors printed in The Spray at the beginning of the summer season.

### **Record Keeping**

Fund assets are included in the PFLA Treasurer's Report. The Committee provides the PFLA Secretary with:

1. A list of donors
2. Copies of the Resolution of Unincorporated Business authorizing certain members of the Committee's online access to the Fund account and to execute sales, purchases, deposits and withdrawals at the PFLA Board's direction.

The monthly account statements are downloaded and a digital copy is distributed to the Committee members and the Committee advisor. The PFLA Treasurer or his or her designee, will include the Fund financial information in the PFLA financial records.

## **Donations to the Fund**

Donations are made to the Fund by gifts of money, securities, real or personal property or deferred gifts through wills or estate planning. The most common donation is made by check.

Upon receipt of a donation to the Fund, the following steps are taken:

1. Complete and mail a deposit slip (see sample in Documents section) with the check to Fidelity Investments. Deposits are mailed first class to:  
Fidelity Investments  
P.O. Box 770001 Cincinnati, OH  
45277-0047  
(It is recommended that the check and deposit slip are scanned as a PDF file and retained until the deposit appears in the Fidelity account.)
2. Send a thank-you card to the person or person contributing to the Fund.
3. Send an acknowledgement card to the family or person in whose behalf the donation was given.
4. Update the master spreadsheet identifying:
  - a. the check amount
  - b. deposit date
  - c. contributor
  - d. any honoree of the donation
  - e. date thank you note was sent
  - f. date acknowledgement note was sent
  - g. Spray announcement
5. Monitor the Fidelity account to assure the deposit was received by Fidelity.

Sample Documents and Forms  
Fidelity deposit slip for the Fund



Questions? Go to [Fidelity.com/transfermoneyshares](https://www.fidelity.com/transfermoneyshares) or call 800-343-3548.

## Deposit Slip

Use this form to make deposits into your Fidelity account. Type on screen or fill in using CAPITAL letters and black ink.

Write your account number in the memo field of the check(s) and mail to:

- Regular mail: Fidelity Investments, P.O. Box 770001, Cincinnati, OH 45277-0047
- Overnight mail: Fidelity Investments, 100 Crosby Parkway, KC1H, Covington, KY 41015

### Helpful to Know

- Do NOT use this form to purchase individual securities other than mutual funds. Visit [Fidelity.com](https://www.fidelity.com) or call a representative at 800-544-6666 to place a trade after this deposit has posted to your account.
  - All deposits must meet mutual fund eligibility and minimum investment requirements as described in the applicable fund prospectus or fact kit. You cannot invest in accounts that are restricted. If purchasing a new fund, you must have read the prospectus and agree to its terms.
  - Only checks payable to the Account Owner, Fidelity Brokerage Services LLC, or to the Fidelity fund name will be accepted. Fidelity does not accept third-party checks. Checks payable to the Account Owner must be endorsed.
- Make checks payable as follows:**
- Brokerage Accounts (all account types)—Fidelity Brokerage Services LLC
  - Mutual Fund Accounts (all account types)—Fidelity Fund Name (e.g., Fidelity Government Cash Reserves)

### 1. Account Owner

Name		Fidelity Account Number
Daytime Phone	Extension	

### 2. Deposit Information *All deposits may be subject to a clearing period of four business days.*

For retirement or HSA contributions, if the Deposit Type is not indicated or if the contribution is received after the prior-year IRS deadlines, the contribution will be made for the current year.

PAS/S29/ABLE accounts: Investments will be allocated according to your current model portfolio or your most recent investment allocation information on file.

Brokerage accounts: Investments will be placed in the core position unless you specify mutual fund position(s). Do NOT list individual securities other than mutual funds on this form.

Mutual Fund Only accounts: Investments will be placed in the mutual fund position(s) as specified. Only Fidelity mutual funds may be listed.

#### Deposit Type:

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> Nonretirement            | <input type="checkbox"/> Current Year: Traditional IRA, Roth IRA, or HSA | <input type="checkbox"/> Direct Corporate Rollover (e.g., 401(k), 403(b), 457) |
| <input type="checkbox"/> Cash Management Account  | <input type="checkbox"/> Prior Year: Traditional IRA, Roth IRA, or HSA   | <input type="checkbox"/> Roth Conversion                                       |
| <input type="checkbox"/> 529 College Savings Plan | <input type="checkbox"/> 60-Day Rollover                                 | <input type="checkbox"/> SEP IRA Employer Only                                 |
| <input type="checkbox"/> ABLE Account             |  | <input type="checkbox"/> Fidelity Retirement Plan/Keogh Employer Only          |

#### List Checks:

Check Number	Amount
	\$
Check Number	Amount
	\$
Total Investment	
\$	

#### Deposit Instructions *For deposits to mutual funds within a Brokerage or Mutual Fund Only account.*

Fund Name	Symbol	Amount
		\$
Fund Name	Symbol	Amount
		\$

On this form, "Fidelity" means Fidelity Brokerage Services LLC and its affiliates. Brokerage services are provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC. 377585.7.0 (04/17)  
Portfolio Advisory Services is a service of Strategic Advisers, Inc., a registered investment adviser and a Fidelity Investments company.



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Page 1 of 1

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# Resolution of Unincorporated Business

Download the complete form at

[/BOSTON/xinet/BosWork/Jobs/ 2020/39918/PIECE24/Fillable pickup/3 \(fidelity.com\)](#)

## Resolution of Unincorporated Business

Use this form to identify those officers or individuals who are authorized to transact business on the account.

**This Resolution must be notarized. Please see Section 4.**

If you have any questions, call us at 800-343-3548 or visit us at [Fidelity.com](#). Send all appropriate forms in the enclosed envelope or mail to: Fidelity Investments, P.O. Box 770001, Cincinnati, OH 45277-0002.

### 1 CUSTOMER INFORMATION

Permanent street address is required.

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Account Number (if applicable)

**Business Name** Enter full entity name as evidenced by the relevant formation document (e.g., trust document, partnership agreement, articles of incorporation).

Tax Identification Number

**Business address** (no P.O. boxes) (city, state, zip)

{ } -  
Daytime Phone

**Mailing address** (if different from above) (city, state, zip)

#### GOVERNMENT ID (FOREIGN Business ONLY)

Please attach a photocopy.

Type of document

Document number and country of issuance  
(number from the document)

### 2 CERTIFICATION FOR BUSINESSES

I, \_\_\_\_\_, Title \_\_\_\_\_ hereby

certify that the Business identified above is duly organized and existing under the laws of the state/country of

\_\_\_\_\_ and that the following is a true copy of a resolution duly adopted by the governing body of the

named Business at a meeting held on \_\_\_\_\_ at which a quorum was present and voting and

that the same has not been repealed or amended and remains in full force and effect and does not conflict with the by-laws

of said Business as stated in

(Name of Document under which the Business is operating)

\_\_\_\_\_ is an authorized officer of the above named

Business and as such is authorized to execute any and all instruments necessary, proper, and desirable for the purpose, including any and all documentation necessary to establish this account (which may be a margin account) in the name of said Business with Fidelity and to purchase, trade, sell (including short sales in margin accounts), assign, withdraw, transfer, and/or deliver any and all stocks, bonds, options, or any other assets or securities, listed or unlisted, and to establish check-writing, EFT, and other account-related services in said account(s) as indicated further, that any past action in accordance herewith is hereby ratified and confirmed; and, further, that any officer of this Business (other than those listed here) is hereby authorized to certify this resolution to Fidelity. This authorization shall continue in force until revoked by the above-named Business by a written notice, addressed and delivered to Fidelity.

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Page 1 of 7

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