

Non-Restrictive Stock Donation and Stock Disposition Guideline

Rev. Aug, 2023

Introduction

River of Life Foundation (or “The Foundation”) is a non-profit organization. Therefore, any fundraising or offerings must be regulated and are not to be done for the purpose of making a profit. Any offering including non-restrictive stock donation must always be intended to financially benefit the foundation more than the giver. This document defines the guidelines and process for non-restrictive stock donation.

Guidelines for non-restrictive Stock Donation

- 1. Restrictive Stocks:** If you are planning to donate restricted stocks, please contact the foundation office at info@theriverflow.org prior to initiating the transfer.
- 2. Taxation advice:** The Foundation Finance Department will not provide you with any tax advice on the deductibility of your nonrestrictive stock gift. These rules can be complicated depending on when and how you acquired the stock. Please consult your tax or financial advisor on the rules governing deductibility of any charitable gift.
- 3. Timing for making a non-restrictive stock donation:** The donor is responsible for making his or her best judgment on when to donate the nonrestrictive stocks or securities in order to save tax or to make maximum contribution to the foundation, The Foundation Finance Department will sell the donated stocks the day after they are received.

To make a non-restrictive stock donation

If you plan to donate your non-restrictive stocks to the foundation, simply take the following steps to complete the transaction:

- 1. Initiate Transfer:** There are three ways of transferring your stocks;
Securities held in Etrade: Securities held in electronic by you at Etrade*: e-mail or fax your request to Etrade and provide River of Life Foundation's account at Etrade, Account # 153244587.

Securities held in brokerages other than Etrade: Securities held in electronic by you at a broker other than Etrade*: Talk to your broker and provide River of Life Foundation's account at Etrade, **DTC #0015, Account # 153244587.**

Securities held in physical form by you: Please contact Etrade's office to arrange for the physical transfer of your securities. The procedure is similar to the two methods stated above, except may involve delivering or mailing the actual securities. To contact Etrade's office, please call (800) 387-23331.

2. Notify the Foundation: Immediately after the transfer, please email the following information to Sam Loh, President of ROLF, at samloh@rolfusa.org or Yvoone Wong, the Accountant of ROLF, yvonne.wong@rolfusa.org.

- 1) The company name and number of shares transferred
- 2) Your name, address, and telephone number and
- 3) Please specify whether your stock donation is designated for General, Africa children's home, Food Pantry Fund, Love to Africa, Disaster Relief...etc

Please put "**confidential**" on the subject line of the email or fax cover page to ensure a high level of confidentiality in processing your donation.

3. Receive confirmation: The foundation is not an appraiser, and will not provide donors with a "value" donated stocks or securities. Instead, the foundation Finance Department will provide a Stock/Security Gift Receipt that acknowledges the date of contribution, the donor's name and address, the number of shares given, and the name of the company.

The Foundation Finance Department will send you a receipt upon receiving the notice for completion of transaction from BOTH you and Etrade. It will take approximately one week before you will receive the receipt.

Stock Disposition Guideline

The Executive Board of Directors of the Foundation decided and enforces the rule that all non-restrictive stocks and securities the Foundation receives from donors will be sold the day after completion of the stock transfer WITHOUT exception. On the trading day after the day the stock

transfer is completed, a Foundation authorized agent will access the Foundation stock account and sell your donated securities

Disclaimer

- River of Life Foundation (ROLF) and its affiliates appreciate your offering.
- ROLF does not provide tax or legal advice. Information contained within

ROLF's website, publication, PowerPoint presentations, communication or oral presentation are not intended to be tax or legal advice.

- ROLF makes no representations, warranties, assurances as to the accuracy or completeness of any ROLF contents pertained in the materials.
- Information presented should not be construed as tax or legal advice/opinion on specific facts or circumstances.
- Readers shall seek independent professional tax and legal advice.



CHARITABLE DONATION FORM

E*TRADE from Morgan Stanley
PO Box 484
Jersey City, NJ 07303-0484

General Fax Number: 1-866-650-0003
From Outside the US: +1 678 624 6950

Include a [Fax Cover Sheet](#) when submitting documents by facsimile.

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Your Account Number

- E*TRADE from Morgan Stanley ("E*TRADE") is a business of Morgan Stanley Smith Barney LLC ("Morgan Stanley").
- Use this form to request a charitable donation from your individual, joint, trust, business stock plan, or IRA account.
- To make a charitable donation from your retirement account online, visit <https://us.etrade.com/e/iradist/iradistreqpage>. If you prefer to submit our request via paper, please attach an IRA Distribution Form, available on etrade.com/forms.
- To make a charitable donation from your stock plan account online, visit <https://us.etrade.com/etx/cd/charitable-donation/chooseaccount>.
- Please note that if the purchase date and purchase price are not completed on the form, the shares donated will be selected on a FIFO basis (first-in, first-out). If the purchase price or purchase date is not completed on the form, we will process your request on a best efforts basis. We will contact you if the purchase price is incorrect for the purchase date provided on the form before processing your request.
- You can upload this form online via documentupload.etrade.com

1. ACCOUNT HOLDER INFORMATION

PRIMARY ACCOUNT HOLDER	CO-ACCOUNT HOLDER, IF APPLICABLE
Name/Account Title	Name/Account Title

2. TO DONATE CASH/STOCK TO AN ORGANIZATION WITH AN EXISTING ACCOUNT (COMPLETE THIS SECTION THEN PROCEED TO PAGE 2)

Name of Charitable Institution	Receiving Account Number
River of Life Foundation	3 6 / 3 6 1 2 1
Cash Amount to be Transferred	

3. TO SEND A STOCK CERTIFICATE TO A CHARITABLE ORGANIZATION (COMPLETE THIS SECTION THEN PROCEED TO PAGE 2)

Register in the Name of	Tax ID Number of the Receiving Party (required)
Ship to	Address

Note: Due to SEC regulation, all paper certificate requests will be electronically transferred to the security's transfer agent via the Direct Registration System (DRS) in place of sending a paper certificate. You should contact the security's transfer agent in order to ensure your gift is forwarded to the charitable organization. To view additional information, visit www.etrade.com/drs.

4. TO TRANSFER STOCK TO A CHARITABLE ORGANIZATION'S ACCOUNT AT ANOTHER BROKERAGE FIRM (COMPLETE THIS SECTION THEN PROCEED TO PAGE 2)

Receiving Firm Name	Receiving Firm DTC Number	
Receiving Account Name(s)	Receiving Account Number	For further Credit Account (if applicable)



Please complete the Section that apply to the assets you want to donate.

5. ASSETS TO BE DONATED (WHOLE SHARES ONLY EXCEPT FOR MUTUAL FUNDS)

Transfer All Positions? Yes No If No, provide the lot details below and the total stocks to transfer:

Symbol	Number of Shares	Purchase Date	Price Paid

6. EMPLOYEE STOCK PLANS SHARES TO BE DONATED (WHOLE SHARES ONLY)

6A. ESPP SHARES

Transfer All ESPP Shares? Yes No If No, provide lot details below and the total ESPP Shares to transfer:

Symbol	Number of Shares	Purchase Date	Purchase Price

6B. RESTRICTED STOCK/PERFORMANCE GRANTS

Transfer All Grants? Yes No If No, provide lot details below and the total RSU/PSU shares to transfer:

Grant Type (RSU/PSU)	Grant Date	Grant Number	Vest Date
Symbol	Number of Shares	Estimated Cost Basis	

6C. EXERCISED SHARES

Transfer All Exercised Shares? Yes No If No, provide lot details below and the total Exercised Shares to transfer:

Grant Date	Grant Number	Exercise Date
Symbol	Number of Shares	Estimated Cost Basis

6D. OTHER STOCK PLAN SHARES (OSPS)

Transfer All OSPS Shares Yes No If No, provide lot details below and the total OSPS Shares to transfer:

Symbol	Number of Shares	Acquisition Date	Estimated Cost Basis

7. ACCOUNT HOLDER SIGNATURES

I authorize Morgan Stanley to transfer the securities or cash as listed above. I understand that upon receiving this form, Morgan Stanley will cancel any open orders that will affect the transfer.

X

Signature of Primary Account Holder Date (MM/DD/YY)

X

Signature of Co-Account Holder Date (MM/DD/YY)

Please print your name here

Please print your name here

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