



What is a Generosity Sharing Plan Fund?

A Sharing Plan Fund is a Donor Advised Fund controlled by you, from which you direct grants to approved charitable organizations. You and your spouse may both be fund holders of this fund and either of you may direct grant checks to charities.

Am I eligible for Moss Insurance Agency, Inc. Generosity Sharing Plan?

You are eligible to join the plan if you:

1. Are at least 18.
2. Have completed 60 day(s) of service with the company.

Are there limits to my contributions?

1. You may choose to contribute up to 100% of your total pay.
2. Your contributions are made on an after-tax basis but may be eligible for deduction if you file an itemized tax return.
3. The Generosity Sharing Plan includes an automatic contribution arrangement by Moss Insurance Agency, Inc. See the "Agency Contributions" section for details.

Are the company match funds tax-deductible for me?

The funds contributed by Moss Insurance Agency, Inc. benefit the charities you choose. However, the funds are a donation by Moss Insurance Agency, Inc. for tax purposes. You will not receive a receipt for these funds.

Can I change my contributions to the Generosity Sharing Plan?

There are a number of ways you can impact the contributions to your plan:

1. You may stop making contributions at any time.
2. You may change your payroll deduction amount at any time. Payroll deduction changes will be implemented as soon as administratively feasible.
3. Contributions can be made to your account at any time. They do not have to be made by payroll deduction.

Agency Contributions

Moss Insurance Agency, Inc. will match 100% for the first 3% of compensation you contribute to the plan through payroll deduction, plus 50% of the next 2% you defer.

When a matching contribution is made to the plan, it will be calculated based on compensation deductions and pay as of the end of the pay period.

Moss Insurance Agency, Inc. contributions may change in the future.

When am I vested in the Generosity Sharing Plan?

Money deposited into your Sharing Plan fund, whether by payroll deduction or otherwise, is a charitable donation to the National Christian Foundation. From the moment your fund is open, NCF gives you authority to choose which charities you would like NCF to grant to.

Can I withdraw money from the plan?

Once you have deposited the money into the Sharing Plan fund, the funds can only be used to make grants to charities and cannot be withdrawn.

Do I have investment options in the plan?

You can choose investment options when you open a fund, and investments can be changed at any time by logging into your Sharing Plan fund and clicking on Settings.

What are the parameters for grant recommendations to charities?

1. Grant checks to charities must be \$100 or more.
2. Charities must be approved by the National Christian Foundation.
3. Grants can be scheduled as single grants now or in the future, or as a recurring schedule of grants.
4. Grants can be made anonymously.



How can I access my Sharing Plan account information?

You may obtain account information by logging into your fund at www.ncfgiving.com. This is where you will:

1. See the balance of your fund.
2. Request grant checks be sent to charities.
3. Find your receipts for tax purposes.
4. And much more!

Who can view my fund?

Only fund holders can view your fund.

Are my contributions to the Sharing Plan Fund tax-deductible?

Yes. Your contributions to your Sharing Plan Fund are contributions to the National Christian Foundation (NCF), a non-profit organization. NCF will post a tax-deductible contribution receipt online for you whenever you make a contribution into your Sharing Plan Fund.

Other Information

Moss Insurance Agency, Inc. has partnered with the National Christian Foundation to make the Generosity Sharing Plan available to you. The following is additional information about the plan:

1. There are no fees for you to use the Sharing Plan fund.
2. Our contact at the National Christian Foundation is Laurie DeLong. She can be reached at 616.957.4372 or LDeLong@ncfgiving.com

How do I get started?

1. Visit ncfgiving.com.
2. Click on “Open fund” on the top menu.
3. Fill out your information.
 - In the “Select an NCF Office” field, choose Michigan (Grand Rapids).
 - In the “How did you hear about us?” field, choose “Giver.”
 - In “Provide Details” field, type Navigator Truck Insurance.
 - In Step 3, “Select an option to view or edit,” click the arrows on the right and select the last item on the pop up list: “Note to NCF.” Type the following: “No Fee-Employee of Moss Insurance Agency, Inc. (DBA Navigator Truck Insurance Agency).”
4. Complete payroll deduction form.
5. Send Becky Brown the NCF-provided Fund Number and a Contact ID Number upon receipt.

Definitions

Automatic Contribution Arrangement

Funds that are automatically matched at the percentages defined in the “Agency Contributions” section above.

Donor-Advised Fund

A vehicle for giving that allows donors to make a tax-deductible charitable contribution and recommend grants from the fund.

Grant

Funds directed to a charitable organization.