



The General Endowment Fund was established with the purpose of providing members and friends the opportunity to make charitable gifts to the Missouri Dental Association Foundation (MDAF) that will become a permanent source of financial support and a living memorial. The fund will also be used to provide annual income for special programs and projects of the MDAF.

The objectives of the General Endowment Fund are to conserve principle and to make use of only the income from the fund. Any part of the principal may be withdrawn only in extreme and overwhelming circumstances, bordering on the survival of the MDAF.

In addition to the General Endowment Fund, two additional restricted funds were established for specific giving. The Restricted Scholarship Endowment Fund was established to provide annual income for scholarships to dental students. The Restricted Children's Dental Health Endowment Fund was established to provide annual income for children's dental health related activities.

All legacies and gifts that are not designated for a specific purpose shall become a part of the General Endowment Fund of the MDAF. Members and friends are encouraged to direct gifts of less than \$10,000 to the General Endowment Fund, Restricted Scholarship Endowment Fund, or Restricted Children's Dental Health Endowment Fund. They may also be added to any existing designated funds that have been established. Legacies and gifts in excess of \$10,000 and designated for a specific purpose will be separately administered according to the terms of the legacy or gift.

If you have questions about the endowment or if your attorney or accountant wish to review the policies governing the setup of the MDAF Endowment or the spending policies for the endowment, please contact Cindy DuCoulombier at cindy@modentalmail.org.