THE LIFE YOU CAN SAVE GIFT ACCEPTANCE POLICY

The Life You Can Save solicits and accepts gifts for purposes that will help the organization further and fulfill its mission. The Life You Can Save urges all prospective donors to seek the assistance of personal legal and financial advisors in matters relating to their gifts, including the resulting tax and estate planning consequences. The following policies and guidelines govern acceptance of gifts made to The Life You Can Save for the benefit of any of its operations, programs or services.

Use of Legal Counsel — The Life You Can Save will seek the advice of legal counsel in matters relating to acceptance of gifts when appropriate. Review by counsel is recommended for:

A. Gifts of securities that are subject to restrictions or buy-sell agreements.
B. Documents naming The Life You Can Save as trustee or requiring The Life You Can Save to act in any fiduciary capacity.
C. Gifts requiring The Life You Can Save to assume financial or other obligations.
D. Transactions with potential conflicts of interest.
E. Gifts of property which may be subject to environmental or other regulatory restrictions.

Restrictions on Gifts — The Life You Can Save will not accept gifts that (a) would result in The Life You Can Save violating its corporate charter, (b) would result in The Life You Can Save losing its status as an IRC § 501(c)(3) not-for-profit organization or The Life You Can Save Australia losing its status as a registered charity in Australia, (c) are too difficult or too expensive to administer in relation to their value, (d) would result in any unacceptable consequences for The Life You Can Save, or (e) are for purposes outside The Life You Can Save's mission. Decisions on the restrictive nature of a gift, and its acceptance or refusal, shall be made by the Board of Directors, in consultation with the Executive Director.

Gifts Generally Accepted Without Review (subject to our Additional Review Criteria) —

- *Cash*. Cash gifts are acceptable in any form, including by check, money order, credit card, or on-line.
- *Marketable Securities*. Marketable securities may be transferred electronically to an account maintained at one or more brokerage firms or delivered physically with the transferor's endorsement or signed stock power (with appropriate signature guarantees) attached. All marketable securities will be sold promptly upon receipt unless otherwise directed by The Life You Can Save's Board of Directors. In some cases marketable securities may be restricted, for example, by applicable securities laws or the terms of the proposed gift; in such instances the decision whether to accept the restricted securities shall be made by the Board of Directors.
- *Cryptocurrency*. The Life You Can Save accepts gifts of cryptocurrency through The Giving Block.
- *Bequests and Beneficiary Designations under Revocable Trusts, Life Insurance Policies, Commercial Annuities and Retirement Plans*. Donors are encouraged to make bequests to The Life You Can Save under their wills, and to name The Life You Can Save as the

beneficiary under trusts, life insurance policies, commercial annuities and retirement plans.

- *Charitable Remainder Trusts*. The Life You Can Save will accept designation as a remainder beneficiary of charitable remainder trusts.
- *Charitable Lead Trusts*. The Life You Can Save will accept designation as an income beneficiary of charitable lead trusts.

Gifts Accepted Subject to Prior Review — Certain forms of gifts or donated properties may be subject to review prior to acceptance. Examples of gifts subject to prior review include, but are not limited to:

- *Tangible Personal Property*. The Executive Director shall review and determine whether to accept any gifts of tangible personal property in light of the following considerations: does the property further the organization's mission? Is the property marketable? Are there any unacceptable restrictions imposed on the property? Are there any carrying costs for the property for which the organization may be responsible? Is the title/provenance of the property clear?
- *Life Insurance*. The Life You Can Save will accept gifts of life insurance where The Life You Can Save is named as both beneficiary and irrevocable owner of the insurance policy. The donor must agree to pay, before due, any future premium payments owing on the policy.
- *Real Estate*. All gifts of real estate are subject to review by the Board of Directors. Prior to acceptance of any gift of real estate other than a personal residence, The Life You Can Save shall require an initial environmental review by a qualified environmental firm. In the event that the initial review reveals a potential problem, the organization may retain a qualified environmental firm to conduct an environmental audit. Criteria for acceptance of gifts of real estate include: Is the property useful for the organization's purposes? Is the property readily marketable? Are there covenants, conditions, restrictions, reservations, easements, encumbrances or other limitations associated with the property? Are there carrying costs (including insurance, property taxes, mortgages, notes, or the like) or maintenance expenses associated with the property? Does the environmental review or audit reflect that the property is damaged or otherwise requires remediation?

Additional Review Criteria —

- *Large Donations.* The Life You Can Save will make best efforts to screen donations above the notional value of $50k USD according to our "know your client" policies. Given the nature of blockchain transactions, anonymous donations are possible above that threshold. It is our policy to make commercially reasonable efforts to identify the donor, but accept these donations as good faith irrespective of our ability to do so. If a donor or the source of donation is later identified as illegal, unethical or damaging to the reputation of the organization we will resolve the matter (returning to the rightful owner, returning to donor, and/or comply with all law enforcement action) with the highest ethical standard.
- Regarding the reputation risk associated with anonymous donors of ill repute, The Life You Can Save will not knowingly accept donations from donors that would negatively impact the reputation of the organization. The Life You Can Save will

make best efforts to screen donors for such suitability for all donations over a $50k USD threshold. The Life You Can Save will not reject anonymous donations exceeding the threshold. The Life You Can Save's culture of assuming best intent and maximizing recipient outcomes suggest that we should not reject aid without an affirmative justification. Anonymous gifts have numerous motivations, the massive majority of which are benign.

- Should an anonymous donation (in any format) be deemed inappropriate, The Life You Can Save will endeavor to comply with law enforcement and follow best practice on returning any donations ill-gotten to their rightful owners and/or addressing reputational risks per our communications policies.