ENDOWMENTS

A UNT Foundation endowment is one of the most impactful gifts you can make. When you establish an endowment, the UNT Foundation invests your gift — alongside many others — in its investment pool. The principal corpus remains intact while generating an annual return that supports the impact area you designate.

Your support of UNT's endowment creates lasting financial stability, reducing reliance on tuition and annual giving. Endowments protect the university from economic uncertainty and empower long-term planning — ensuring UNT's continued growth and national impact.

Who manages and governs UNT Foundation funds?

The UNT Foundation team, Board of Directors and Investment Committee are comprised of donors, alumni and professionals who use their expertise in accounting, investments and higher education finance to provide governance and oversight.

What types of endowments can I establish?

UNT Foundation manages several types of endowments:

- Permanent Endowments typically last in perpetuity; the corpus is intended to never be spent, and distributions come from investment returns.
- Term Endowments provide funding for time-sensitive projects and must be spent within a specified period.
- Quasi-Endowments function like permanent endowments, but the principal can be accessed under certain conditions.

Can I designate my gift to a specific college, student activity or program?

Yes. You can direct gifts to a particular cause, such as for a specific major or program. University Advancement drafts a gift agreement outlining the purpose, schedule and administration of your gift.

What assets can I use to fund an endowment?

- Cash.
- Securities (stocks, bonds, mutual funds).
- Real estate.
- Other real property.
- Endowed gifts can be paid over five years and are tax-deductible as allowed by law.

UNT FOUNDATION

ENDOWMENTS

(continued)

How does the endowment gift process work?

- Gift Agreement – For gifts of $30,000+, a formal agreement documents your gift, intent, form and administration.
- Convert to Cash – Non-cash gifts (e.g., securities, real estate) undergo special processing and are converted to cash to increase the endowment.
- Deposit in Account – Gifts are deposited into an endowed account per the donor's intent.
- Gift Receipt – You receive an acknowledgement and tax-deductible receipt if applicable.
- Disbursement – Once an endowment reaches $30,000, it begins distributing funds in the following quarter. Currently, distributions are 3.75% of the 12-quarter rolling average balance, ensuring stable support.
- Future Additions – You can make additional contributions at any time.

Are there fees associated with endowments?

Yes, a small administrative fee is applied to support investment management, accounting and fund administration.

What happens if the investment market declines and my money loses value?

The market can be volatile, and the UNT Foundation mitigates risk through a diversified investment portfolio. If an endowment's principal falls below its original value (an "underwater endowment"), the Texas Uniform Prudent Management of Institutional Funds Act (TUPMIFA) allows a temporary reduction in distributions to help the endowment (corpus) recover.

What kind of reporting will I receive?

Each calendar year, you will receive an endowment report detailing investment performance, fund distributions and overall impact.

Who can I contact with questions?

University Advancement - Gift Administration
giving@unt.edu | 940-369-9200

UNT Foundation
endowunt@unt.edu | 940-565-4555