Advantages For Donors
The Steward’s Donor-Advised Fund offers many advantages for those wanting to support Disciples-related causes, including:

♦ Flexibility for requesting gifts in the years ahead. As the donor’s specific interests or concerns change, or when situations in the church and world create new opportunities to minister in the name of Jesus Christ, the donor will be able to request distributions for those causes.

♦ Maximum income tax savings in any one year.

♦ A gift of highly appreciated securities avoids capital gain taxes entirely and protects the assets from possible federal estate tax at the donor’s death.

♦ Allows the donor(s) to maintain a high level of support for the church during retirement years when income may have decreased.

For more information, please contact the Foundation at (800) 668-8016 and request a Steward’s Donor-Advised Fund Application and Agreement or visit www.christianchurchfoundation.org.

The Christian Church Foundation helps Disciples make a difference forever and discover the joy of serving Christ through the sharing of their resources.
The Steward’s Donor-Advised Fund

The Christian Church Foundation, Inc., offers a unique means of giving that benefits members of the Christian Church (Disciples of Christ). This method is called The Steward’s Donor-Advised Fund. A donor-advised fund may be advantageous if:

• You expect higher than usual income in a given year and desire to increase your charitable giving, but may not yet know which charities you’d like to benefit or you may want the gift given in the future

• You are in your peak earning years, and want to set aside a portion of that abundance to support certain charities in later years

• You have appreciated securities and want to capture their current high value, bypass capital gains tax and distribute the value to charity over several years, or to more than one charity

• You like certain aspects of having your own private foundation, but don’t want the burdens associated with administering one.

For example, Mr. and Mrs. Smith experienced a sudden increase of income due to job promotions. As a way of expressing gratitude to God, they open a Steward’s Donor-Advised Fund with the Christian Church Foundation. Because they itemize their tax deductions, the Smiths receive a charitable deduction for their gift — but don’t have to decide which of their favorite causes will be the recipient until a later date or until a specific need is identified.

How the Steward’s Donor-Advised Fund Works

A donor makes an irrevocable gift of at least $10,000 to the Christian Church Foundation in the form of cash or appreciated securities.

The Christian Church Foundation converts the gift to cash, if necessary, and invests it based on advice from the donor. The Christian Church Foundation has multiple investment pools, each with different exposures to the equity markets. Investment gains and losses, as well as any conversion expenses for gifts of securities, will increase or decrease the amount available for future distributions.

The donor may, from time to time, request payment to one or more Disciples ministries or other qualified tax-exempt organizations by completing a simple one-page form. Because the Foundation believes strongly in encouraging the philanthropy of donors, we encourage donors to make at least one distribution each year. The expectation is that at least 51% of the total distributions from the fund will go to ministries of the Christian Church (Disciples of Christ).

To insure the deductibility of contributions to The Steward’s Donor-Advised Fund, the Board of Directors of the Christian Church Foundation retains final responsibility and authority with respect to the use of Steward’s Donor-Advised Funds, while always taking into account the wishes of the donors.

“We have historically given to a wide variety of local, state, national, international charities each year. We believe in sharing what God has blessed us with as well as being good stewards. With this Donor-Advised Fund we are able to more closely manage our giving while still being able to take advantage of the tax deductions for charitable gifts.”

- Larry & Diana Brown