

We, John and Mary Smith, made a gift to the Christian Church Foundation. We hereby request the Foundation administer such gift as a permanent fund pursuant to the following provisions:

1. We request that the Foundation use such gift to establish a permanent fund to be known as the John and Mary Smith Fund.
2. We request that the gift be retained by the Foundation and that annual distributions be made as follows:  
5% of the annual market value of the fund.
3. We request distributions be made to:  
50% to First Christian Church, Any Town, USA;  
25% to Week of Compassion;  
25% to Disciples Missions Fund.

If First Christian Church should cease to exist or to be affiliated with the Christian Church (Disciples of Christ), then such amount will be distributed to Church Extension to establish new congregations.

4. We or others may from time to time add to the Fund, such as through additional life-time contributions, the remainder of life income gifts, and/or bequests.

5. We may from time to time recommend the annual payment from the fund by distributed to an organization(s) other than designated in Paragraph 2, provided such institution be affiliated with the Christian Church (Disciples of Christ).

6. We acknowledge the Board of Directors of the Christian Church Foundation shall have final authority over the management of the gift assets and the distributions from the fund.

*The Christian  
Church Foundation  
helps Disciples  
make a  
difference forever  
and discover the joy  
of serving Christ  
through sharing  
their resources.*



*Helping Disciples Make a Difference*

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A Guide to a

# Permanent Fund

The Gift That Keeps on Giving



*Helping Disciples Make a Difference*

## Permanent Funds

Donors use the Christian Church Foundation to simplify their gifts to causes in the Christian Church (Disciples of Christ). By establishing named permanent endowment funds, donors designate causes in the church to receive perpetual annual distributions. Donors direct annual distributions through signed letters of intent on file with the Christian Church Foundation. Permanent Funds provide a great deal of flexibility, enabling donors to fund several causes with one gift. Donors, through their letters of intent, also can designate distributions to go to contingency beneficiaries should their first choice(s) of institution no longer exist.

## How to Establish a Permanent Fund

Creating a Permanent Fund with the Christian Church Foundation is a simple process:

### EXECUTE A GIFT AGREEMENT FORM

In a meeting with a Foundation representative, prepare a gift agreement listing the name of the fund and directing the annual distributions to the causes in the church.

This agreement, which can be modified during the donor's lifetime, includes clauses that allow for the naming of contingent beneficiaries.

### FUNDING THE GIFT

Several funding options exist for donors, including:

**BEQUESTS/GIFTS BY WILL:** In a person's legal will, an amount or percentage of the estate can be given to create or add to a Permanent Fund with the Christian Church

*“Our lives have been so blessed by the people we have met and worked with — all because of our response to God’s call. Our permanent fund is one way we can say ‘Thanks be to God’ and know our gift will continue to give.”*

— Rev. James Allen and Jean Nichols



Foundation. Consult with a lawyer with expertise in estate planning.

**GIFTS OF CASH:** A named Permanent Fund can be started with a gift of cash. Contributions are tax-deductible.

**GIFTS OF STOCKS, BONDS:** Appreciated assets, such as stocks and bonds, are a good way to start a permanent fund. In addition to the gift being tax-deductible, the donor also can realize savings on capital gain taxes.

**GIFTS FROM LIFE-INCOME PLANS:** It is possible, when making a planned gift through a charitable gift annuity or charitable remainder trust, to name as the remainder beneficiary the named permanent fund with the Foundation.

**GIFTS FROM LIFE INSURANCE:** Insurance policies can have the named permanent fund at the Foundation listed as the beneficiary.

## Benefits of a Permanent Fund

### FLEXIBILITY

By making one gift to the Foundation, donors may support numerous causes in the church. Permanent Funds may be established at death through a bequest, or during one's lifetime through various planned giving instruments, including charitable gift annuities and charitable remainder trusts.

### PROFESSIONAL FUND MANAGEMENT

The Christian Church Foundation manages funds under the philosophy of adding value over time while maintaining a steady annual stream of funding to the causes designated by the donor. The fund provides annual distributions for ministry while the principal grows, thus negating effects of inflation on the original gift.



### RECOGNITION

Each year, the Christian Church Foundation publishes an annual report that provides a listing of funds established. A listing also appears each year in the Year Book and Directory of the Christian Church (Disciples of Christ).

Donors who create a Permanent Fund with the Foundation also are eligible to become a member of the Fiers-Brown Society. A list of Society members is published every other year.