

Creative giving tools

Available through Everence Foundation

Everence Foundation is part of the Everence family of financial services and has been helping individuals, congregations and institutions with their stewardship goals since 1952.

We provide charitable giving plans along with charitable estate planning and financial planning to help make your giving go further. Seminars and presentations based on biblical stewardship offer additional insight.

As a donor-advised foundation, we work for you. You choose the charity you want to support; whether faith-based or civic. It must qualify as a tax-exempt organization under federal guidelines and be approved by the Everence Board of Directors.

We distribute about \$50 million to \$60 million a year to the charities of your choice, including to more than 3,100 congregations, missions, schools, hospitals and much more.

Our team is prepared to help you develop a plan that is right for you.

These gift plans can help you increase your impact, carry out your charitable wishes and provide tax advantages. Select the plans independently or as part of a comprehensive financial plan developed by an Everence representative. Gift plans vary as to when the charity realizes your gift – now or later – and how the gift can give back to you.

Assets you can gift

Cash is a common gift to charities but you can also donate many other assets, sometimes with significant tax advantages. These can include stocks, bonds, mutual funds, real estate, farm commodities, life insurance, IRAs and other retirement accounts, farm machinery, coins, toys, stamps and other collections. Anything that can be valued and sold usually can be accepted as a gift for charity.

Gifts that help now

Donor advised funds

You may donate cash or other assets (see above) to your own personal donor advised fund. The asset is usually sold and the money is then available for distribution to charities you recommend at any time you wish. This tool is particularly advantageous for appreciated assets.

Family endowments

Individuals can give assets, including bequests, to establish a donor advised fund in your family name. An alternative to a private foundation. The family decides together about annual charitable distributions, and as a result, establishes a legacy of giving.

Charitable lead trusts

This arrangement provides current income from your assets to charities for a period of time but returns the assets to you or your children.

Gifts that help later

Charitable bequest plans

If you indicate in your will, or by beneficiary designation, that a portion of your assets should be left as a bequest to Everence, Everence then distributes the assets to approved charities you have recommended. You can change your charitable recommendations with Everence anytime without incurring the expense of rewriting your will.

Life insurance

Give an existing policy or apply for a new one, of which Everence is both owner and beneficiary. Annual premiums can be paid through your donor advised fund and your recommended charities will receive the life insurance proceeds upon your death.



Retained life interest

You give your home or farm to charity while continuing to live on the property for your lifetime. You receive an immediate tax deduction, and the property is sold at your passing, with the proceeds distributed according to your charitable recommendations.

Gifts that give back

Gift annuities

You may give cash or securities to Everence. In return, Everence gives you guaranteed lifetime annuity payments at a fixed rate. At the end of your lifetime, the remainder goes to the charities you recommended. Immediate or deferred annuities are available.

Charitable remainder trusts

If you make a gift of an asset, such as real estate or securities, Everence will turn it into an income-producing asset within a trust fund. This provides you with income from your gift for your lifetime or a certain term (not to exceed 20 years). At the end of this period, the remainder goes to the charities you have recommended.

Services for institutions

Technical gift support

We are equipped to help you manage sophisticated gift cases – including coordination with trusted attorneys or tax advisors – to help with the sale of real estate and other assets, and to advise you on tax and legal implications or more.

Planned giving administration

Our range of services – whether your institution or the Foundation carries the risk – includes administration of gift plans (as listed), back-office support, consulting and program management. Marketing and communications support provides explanation and outreach to donors.

Investment management

Access trusted, professional management of your funds with comprehensive services such as: endowments, nonprofit program or church funds (building or benevolence funds, for instance) or your institution's general funds. Advantages include socially responsible investing options, investment choices that match your risk tolerance, diversification and consultation – aimed at maximizing your returns.

Here to help

Contact us for more information.

800-348-7468

everence.com

Investments and other products are not NCUA or otherwise federally insured, may involve loss of principal and have no credit union guarantee. Products and services offered through Everence Trust Company and other Everence entities are independent of and are not guaranteed or endorsed by Concourse Financial Group Securities, or its affiliates.