

EVERENCE FOUNDATION

Your partner for **impact.**

Shaping your generosity to
reflect your faith in action.



Everence®

Your faith and values in **action.**

"The earth is the Lord's, and everything in it, the world, and all who live in it."

PSALM 24:1 (NIV)

Everence Foundation can help people of faith turn their vision into lasting impact by providing tailored professional advice, a clear structure for giving, a shared mission, and a strategic approach to philanthropy, combined with the tools to make it happen.

We help families define the causes they care most about, pool resources, and make thoughtful, long-term investments in communities and organizations aligned with their vision.

Beyond financial support, a clear charitable strategy is a powerful and unique way to live out your Christian faith commitment. Many charitable strategies can engage multiple generations in meaningful conversations about calling, impact and legacy – empowering you to create positive change, both now and for years to come.

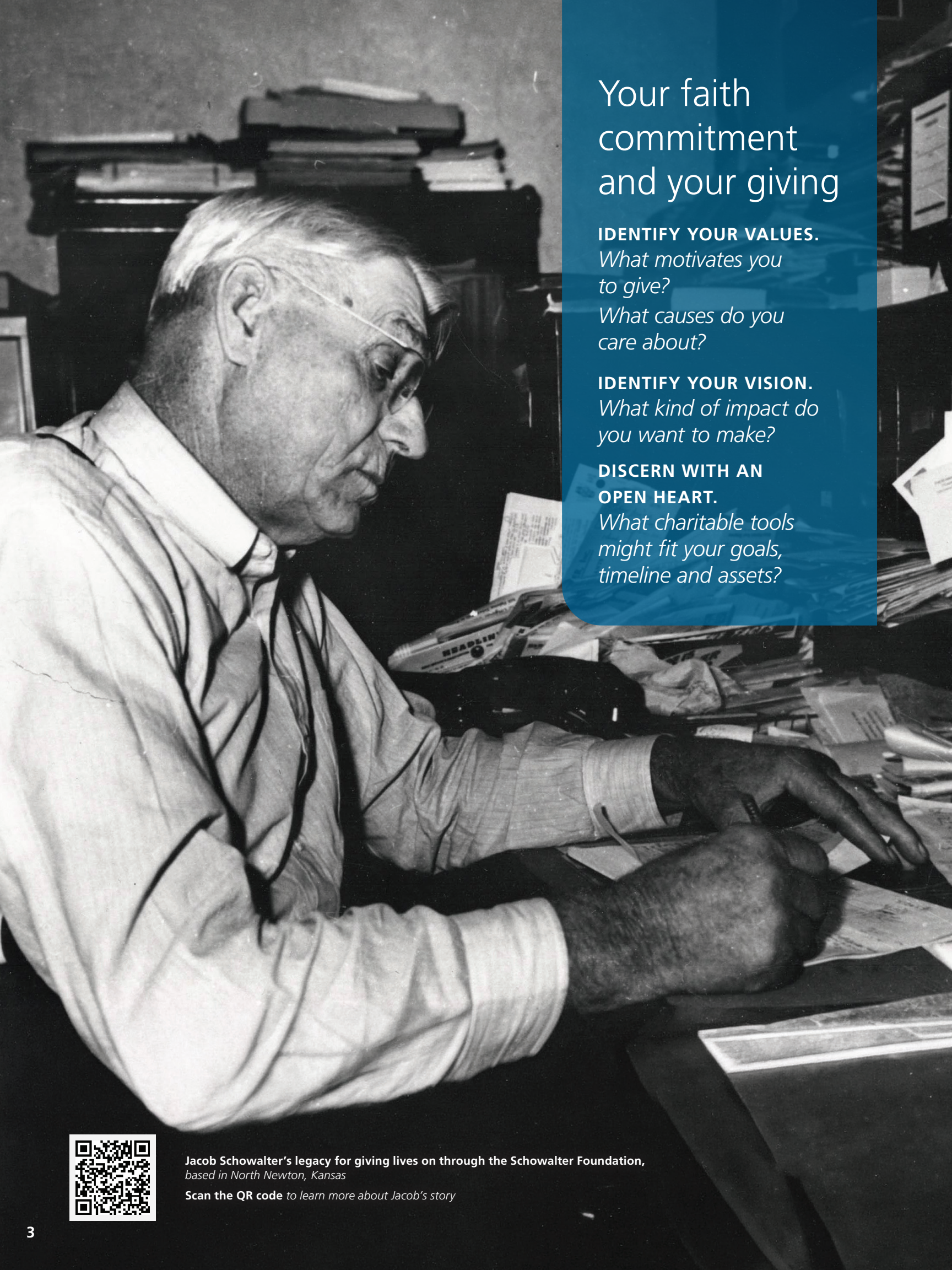
Why Everence

We believe that combining faith and values with finances results in better financial decisions. The hand of a generous God gives us everything we have.

At Everence, we see generosity as an important part of developing and carrying out your overall financial planning, while also answering the call to be stewards of God's resources.

Your gifts can make a difference.
We can't wait to hear your story.





Your faith commitment and your giving

IDENTIFY YOUR VALUES.

*What motivates you
to give?*

*What causes do you
care about?*

IDENTIFY YOUR VISION.

*What kind of impact do
you want to make?*

DISCERN WITH AN OPEN HEART.

*What charitable tools
might fit your goals,
timeline and assets?*



Jacob Schowalter's legacy for giving lives on through the Schowalter Foundation,
based in North Newton, Kansas

Scan the QR code to learn more about Jacob's story



The Schowalter brothers plow fields on the family farm near Halstead, Kansas.
Photo courtesy of the Mennonite Library and Archives, Bethel College (Kansas)

A FARMER'S VISION: THE SCHOWALTER FOUNDATION

Inspirational giving facilitated by Everence Foundation

From his cluttered rolltop desk in his Newton, Kansas, home, Jacob A. Schowalter often wrote out letters to nonprofits, churches and Christian institutions, bestowing sizeable monetary gifts to the organizations.

Throughout his life, Jacob spent little on his own comforts, and instead, often prioritized charitable giving over much else. By the time he died in 1953 at the age of 73, Jacob had amassed an estate of over \$1 million – most of which would be used to establish the Schowalter Foundation. Over the past 70 years, this foundation has provided more than \$27 million in charitable distributions.

The Schowalter Foundation, based out of North Newton, Kansas, is unique. Its assets consist primarily of farmland owned and operated by the foundation and farmed by local farmers, and investment

securities managed by Everence® Trust Company.

"He had a strong desire to keep family farms alive," said Diane Yoder, President of the Schowalter Foundation. "Jacob wanted his estate to be an ongoing, viable opportunity for farm families. At the same time, he wanted his estate to continue his legacy of charitable support to the causes that mattered most to him."

*What a beautiful
way to exponentially
steward what God has
given you.*

Today, the Schowalter Foundation's funds are used to support mission work, peace, social and welfare work, international or ministerial students, and more.

"Now, the foundation is able to gift nearly \$1 million a year in

charitable distributions, which is the estate's original value," Diane said. "What a beautiful way to exponentially steward what God has given you."

Jacob could have left his estate to a relative or a single charitable organization, but instead he chose to make a sizeable difference through his innovative approach to planned giving.

"He had such a desire to serve others and put his needs second to others," said Diane, "and to leave a legacy that served not only those who farmed his land, but the organizations near to his heart."

Everence Foundation manages the Schowalter Foundation's financial investments, and all their distributions come from an Everence donor advised fund.

Everence has the capacity to fulfill your ideal vision of your philanthropy.

THE NICKEL FAMILY'S UNIQUE DONATION:
Grandpa's toy collection makes
impact in unexpected ways

Everence Foundation can accept gifts of a variety of nontraditional assets. There's a very good likelihood that we can translate the asset you have into money that can benefit the organizations you care about. Everence clients have gifted real estate, farmland, farm commodities and unique, collectible assets – like a toy collection – to fund their donations.

The Nickel family donated their grandfather's expansive collection of antique farm toys.

"I don't think there's a blueprint for how to give toys to charity, so it was fun to ask, 'How can we do this? How can we do this well?'" said Dave Nickel, one of the four siblings who received the collection and decided to donate it. "Being generous together was really fun. I think the donor advised fund is a good way for our family to

continue having a conversation about generosity."

Donor advised funds offer a great opportunity in terms of how you time gifts and how you make distributions of the gifts.



Scan to view
the full story.



From left to right: Andrew Nickel, Dave Nickel, Thomas Nickel, Jayne Swanson



Everence is a wonderful tool to help us
manage our giving portfolio.

"One of the joys of having a successful business is being able to help support organizations and causes we care about. In addition to our personal giving, our business, Harper Industries, sets aside 10% of its profits for charity. Everence has facilitated setting up donor advised funds. This allows us, as well as the minority owners, to practice generosity with each person's respective percentage of the profits."

TIM AND FAITH PENNER, LAWRENCE, KANSAS



THE CALVIN AND JANET HIGH FAMILY FOUNDATION
Facilitating a legacy through generations

From the very first conversation – when the idea of creating a family foundation was just beginning to take shape – Everence was engaged and ready to offer their counsel, wisdom, and guidance to the High family.

In the early days, Everence set up a donor advised fund and investment structure that would position The Calvin and Janet High Family Foundation for long-term impact. Now, 26 years later, Everence continues to add value by streamlining and scaling internal operations and creating time and space for more strategic, philanthropic-focused conversations.

Through it all, the Highs have expressed appreciation that Everence has served the foundation with an openness to new ideas, a keen eye for continuous improvement and opportunity, and a heart to connect the Highs with other philanthropic families and foundations.

"We are incredibly grateful for Everence's partnership, insight,

and counsel in the establishment and ongoing operations of our Foundation," Laura Bomberger, Chair of The Calvin and Janet High Family Foundation said. "Even more so, we have been blessed by their authentic excitement and passion for the philanthropic work we have the privilege of stewarding through the legacy of Calvin and Janet."

Everence is a great partner for our Calvin and Janet High Family Foundation. They are creative, thoughtful and easy for our family to work with. We recommend Everence for your family.

CALVIN AND JANET HIGH, LANCASTER PENNSYLVANIA

Types of gifts

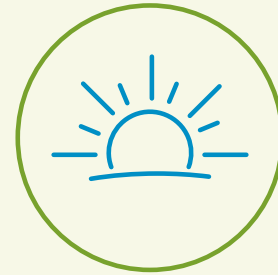
Open up new roads of generosity with gifts of a range of assets. Everence experts can help you give more than you may have thought possible.

Join thousands of others who already trust Everence with their charitable giving.



STOCKS, BONDS, MUTUAL FUNDS

A gift of long-term appreciated securities, such as stocks or bonds, is an easy way for you to make a difference. You can donate all or a portion of the assets, and we can help you streamline the process.



BENEFICIARY DISTRIBUTIONS

Your IRA, 401(k), 403(b), pension or other tax-deferred plan, is an excellent way to make a gift to your chosen charities. Plus, you may satisfy your required minimum distributions and reduce taxable income.



FARM COMMODITIES

Make a gift of what you grow and harvest, from farm crops like grain to animal products like dairy, honey and more. You can deduct the cost of production from your taxes and you may qualify for other tax benefits as well.



REAL ESTATE

A gift of your appreciated property – such as your home, vacation property, vacant land, farmland, ranch or commercial property – may be an ideal way for you to leave a lasting legacy.



QUALIFIED CHARITABLE DISTRIBUTIONS

If you are taking a required minimum distribution (RMD) and giving regular gifts to charitable organizations, a qualified charitable distribution (QCD) could be a great way to make your gifts, directly and tax-free.

The tools to make it happen:

DONOR ADVISED FUNDS CHARITABLE GIFT ANNUITIES PLANNED GIVING APPRECIATED ASSETS

Making contributions to your account or distributions to your favorite charities is easy.

Through our system Portfolio Link, you can review detailed portfolio information like portfolio summary, current holdings, transaction activity, account summaries and more.





DONOR ADVISED FUND

Our most popular option

Contribute cash, stocks or other assets into a donor advised fund, and choose the charities you'd like those funds to go to. Helping our members give back to their churches and communities is one of our main priorities.

You might consider this if... you are ready to take a step forward and start making a difference, but you also want to prioritize simplicity and flexibility.

EVERENCE BENEFITS:

- Simple and convenient
- Tax-efficient
- Faith-based
- Impactful

MINIMUM INITIAL CONTRIBUTION

Steward – \$1,000 (or \$100 per month)

Patron – \$10,000

Philanthropist – \$30,000

Open a donor advised fund at everence.com/DAF.



CHARITABLE GIFT ANNUITIES

Start your legacy now

Grow and share your heart for missions and good work, in a way that offers you steady payments for life.

You might consider this if... you feel called to support charities now, but also need a steady source of income.

EVERENCE BENEFITS:

- Guaranteed lifetime payments
- Flexibility
- Tax advantages

Learn more at everence.com/gift-annuity.



PLANNED GIVING

Options that can grow with you

Planned giving options offer a range of ways to carry out your faith and compassion for others. Everence can help you select a well-structured giving approach that offers tax efficiencies while rewarding you, your beneficiaries and the charitable organizations you choose.

Let us help you with the details, guidance and options, so you can focus on the heart of the matter: How can I make a difference? What is God calling me to do? How can I pass along a culture of giving?

You might consider this if... your vision includes leaving a long-lasting legacy.

EVERENCE BENEFITS:

- Journey and vision focused
- Tax efficient
- An active and joyful process

Learn more at everence.com/planned-giving.



APPRECIATED ASSETS

Robust options for major impact now

Donating non-cash assets now allows you to connect with organizations, people and projects in real time. Watch your donation fund the causes you care about and model generosity to those around you – and get tax benefits for you and your family.

You might consider this if... you want to make a gift now rather than later, and you have non-cash assets like securities, farmland or real estate.

EVERENCE BENEFITS:

- Special expertise in handling non-cash assets
- Priority for living impact
- Simplify your estate for your heirs

Learn more at everence.com/type-of-gifts.

*Helping our
clients give back
to their churches
and communities is
one of our main
priorities.*



Are you satisfied with your giving?

Take the next step with Everence Foundation:

info@everence.com | 800-348-7468 | everence.com

*cut line for pocket
and business card*



Get started with charitable giving

Grow your ability to make a world of difference with charitable planning, tools, and approaches that offer you advantages today and tomorrow. We offer a wide range of plans that can help you meet your charitable goals – regardless of your financial situation, current income and future expectations.

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