

# The Gift That Keeps on Giving: A Lasting Legacy of Generosity

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Imagine making a single charitable contribution that will continue to provide benefits for generations to come. This is the power of strategic giving—using financial tools that allow your donation to generate ongoing support. Whether through an **endowed scholarship**, a **Donor Advised Fund (DAF)**, or **donating income-producing property**, you can create a lasting impact that can further the work of the gospel indefinitely.

## Three Ways to Give and Keep Giving

### 1. Endowed Scholarship

An endowed scholarship provides financial aid to students year after year. A donor contributes a principal amount, which is invested. The investment earnings fund scholarships annually, while the principal remains untouched, ensuring sustainability.

#### Why Choose an Endowed Scholarship?

- ✓ Supports students in perpetuity
- ✓ Builds a legacy in your name or in honor of someone you love
- ✓ Opens the potential for invested funds to grow, increasing scholarship amounts over time

## 2. Donor Advised Fund (DAF)

A DAF is a tax-advantaged charitable account managed by a nonprofit or financial institution. Donors contribute funds and recommend grants to charities over time. The funds grow tax-free, and some donors distribute only the earnings, allowing continuous giving.

### Why Choose a Donor Advised Fund?

- ✓ Flexibility to support multiple charities over time
- ✓ Opportunity for immediate tax benefits while distributing funds later
- ✓ Ability to grow the fund's impact through investment earnings

## 3. Donating Income-Producing Property

Instead of giving a one-time cash donation, a donor can transfer ownership of **rental properties, commercial real estate, book or patent royalties, mineral rights, or other income-generating assets** to a charity. While it often makes sense for the charity to liquidate that asset and put the funds to use immediately, in some cases it may be practical to retain the asset and collect the income. This could provide a long-term funding stream for the charity's mission.

### Why Choose This Option?

- ✓ Possible long-term revenue for the charity
- ✓ Potential tax benefits, including avoiding capital gains tax on appreciated property
- ✓ Appreciating value of the asset over time

## Creating a Legacy That Lasts

Each of these methods allows you to give in a way that doesn't provide just a one-time benefit but rather **creates a long-term financial resource** for the causes you care about. You can create a self-sustaining gift that benefits others long after your lifetime. The beauty of these approaches is that they harness the power of investment and thoughtful giving to make an ongoing difference.

If you would like to give in a way that creates long-term funding for the Lord's work, consult with one of our planned giving officers to explore your options. Your generosity can become the gift that keeps on giving—indefinitely.

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*Estate and gift planning information and proposals are offered as a service to our donors. Communications with Gift Planning staff are not intended as, nor should they be construed to be, legal or tax advice, and are offered for illustrative or educational purposes only. Donors are encouraged to seek legal and/or tax advice from their professional advisors prior to making any planned gift.*