

FOUNDATION

CHARITABLE SOLUTIONS

We Can Help With ...

▶ GIFTS OF APPRECIATED SECURITIES

Do you have stocks, mutual funds or other marketable securities? You can gift them to support your favorite Cru ministries and missionaries. You receive a tax deduction for the value and avoid paying the capital gains tax on the stock.

For more information go to:

crufoundation.org/stock-transfer

▶ IRA QUALIFIED CHARITABLE DISTRIBUTIONS

If you are 70 1/2 or older, you can make a Qualified Charitable Distribution (QCD) from your IRA. A QCD is a direct transfer of funds from your IRA custodian directly to a qualified charity, like Cru. QCDs can be counted towards your Required Minimum Distribution (RMD) at age 73.

For more information go to:

crufoundation.org/qcd

▶ WILL AND ESTATE GIFTS

Wills can be a simple and safe way of giving to Cru. A gift made through your will provide a legacy that will help reach future generations for Christ.

For more information go to:

crufoundation.org/gift-thru-a-will

▶ GIFTS OF APPRECIATED REAL PROPERTY

Do you own real estate such as a home, vacation property, vacant land, farmland, ranch or commercial property which is no longer needed for its original purpose or income production? By giving real estate (or a percentage) to charity, you receive an immediate tax deduction for the appraised fair market value, avoid paying any capital gains tax and remove the property from your estate for probate and estate tax purposes. You can give real property outright, through your estate, or through a charitable remainder trust. Appreciated, unencumbered real estate that you have owned for more than one year can provide tax advantages and help reach the world for Christ.

For more information go to:
crufoundation.org/real-estate

▶ GIFTS OF PART OF A BUSINESS

Are you an owner of a business? If so, that enterprise could serve you well as a means to lower your income taxes. With tax-wise planning, you can donate a portion to charity and gain a valuable current-year tax deduction. This can be done while retaining full control of your business. You can keep more today, to reach tomorrow's goals for you, your business and your family.

For more information go to:
crufoundation.org/noncashgifts

Other Charitable Tools ...

▶ GIFTS OF LIFE INSURANCE

When you name Cru as the beneficiary to receive all or a portion of the proceeds of a life insurance policy, you can support your favorite Cru ministries and missionaries. This kind of gift can also offer tax advantages; these benefits vary from state to state.

For more information go to:

crufoundation.org/gift-insurance

▶ CHARITABLE GIFT ANNUITY

A charitable gift annuity is a simple and safe way to receive a quarterly or yearly fixed income for one life or two. In exchange for a gift of at least \$5,000, you can receive a fixed income stream backed by Cru Foundation.

For more information go to:

crufoundation.org/cga

▶ GIFTS OF FARM COMMODITIES

Do you have grain, livestock or other farm commodities? You can give them to support your favorite Cru ministries and missionaries by selling the product in Cru's name. The elevator then sends Cru a check from the sale and you could be exempt from claiming it as income. You can claim the gift at the market price. The charitable deduction you receive can reduce your state and federal taxes, as well as self-employment taxes.

For more information go to:

crufoundation.org/noncashgifts

▶ ENDURANCE FUND

Through the Endurance Fund, your cash or stock gift of \$5,000 or more, or a real property gift valued at \$30,000 or more, can perpetually help transform the lives of people worldwide. Your contribution will support Cru missionary staff who are serving in this ministry of reaching people for Christ for years to come.

For more information go to:

crufoundation.org/endurance-fund

▶ CHARITABLE LEAD TRUST

The Charitable Lead Trust is a powerful tax planning and wealth transfer tool that provides you with several opportunities to leverage and transfer unlimited amounts of wealth free of gift and estate taxes, control the timing over their heirs' inheritance and redirect tax dollars from the IRS to ministry and charities you care about, creating a personal lasting legacy.

For more information go to:

crufoundation.org/charitable-lead-trust

▶ RETAINED LIFE ESTATE

A charitable life estate agreement is an attractive option for seniors wishing to remain in their homes. This is especially true in areas where the home price may have declined and real estate markets are slow. A charitable or retained life estate is an agreement made through a written transfer (deed) of the remainder interest in one's personal residence, farm or ranch to the ministries and/or charities of their choice.

For more information go to:

crufoundation.org/retained-life-estate

Our Premier Services ...

▶ DONOR ADVISED FUND



The Great Commission Donor Advised Fund (GCDAF) serves as a financial tool much like a private foundation, but offers more attractive options when it comes to realizing your personal charitable objectives. With a GCDAF, there is no administrative fee and low-cost investment options. Donate cash, stocks, real estate or even a portion of your business and receive a tax receipt. You have the flexibility with a Great Commission Donor Advised Fund of giving to your charity(s) of choice now or over time.

For more information go to:
crufoundation.org/GCDAF

▶ ESTATE DESIGN SERVICE



How do you know which of these options would best fit your own unique situation? The answer is to obtain wise counsel from trusted charitable professionals who not only know the techniques but also share your spiritual values.

Cru Foundation offers you individualized services to build personal strategies for stewardship and create a framework for a new will or trust. We are here to serve. That means no fees, no commissions, no products and without obligation. And your personal information is always confidential and secure.

For more information and to download our Estate Planning Guide go to:
crufoundation.org/estatedesign

Our Team



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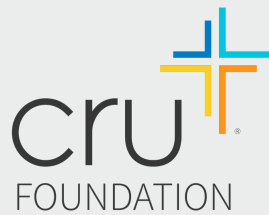
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Accelerating the Great Commission
through smarter generosity.

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