

Pooled Income Fund

A Pooled Income Fund (PIF) is a separate charitable trust fund administered by Cru Foundation, designed to facilitate charitable giving and provide donors with income while supporting their chosen Cru ministries or missionaries.

Charitable donations such as cash or stock are pooled from individual donors and invested in the PIF. You can receive quarterly income based on your individual pro rata share in the PIF.

The returns are market driven and may vary, but the distributions are made to each participant for their lifetime. After which, the value of your shares are used to further the work of your favorite Cru ministry or missionary.

What are some of the advantages of a Pooled Income Fund?

- **Ease of Giving:** The gift process is easy and there are no setup fees.
- **Lower Minimum Gift:** The minimum gift is \$25,000 compared to \$150,000 gift minimum for a Charitable Remainder Trust.
- **Favorable Payment Rates:** The payment rates for younger donors are higher than a Charitable Gift Annuity.
- **Tax Benefits:** You receive a charitable income tax deduction.
- **Gospel Impact:** Accelerate the Great Commission through smarter generosity!

Is there an example?

We are happy to discuss how this could apply to your individual situation.

Please reach out with any questions. We look forward to serving you.