



ENDURANCE FUND OVERVIEW

An Endurance Fund is a professionally managed endowment-style fund designed to provide ongoing financial support for a Cru ministry or missionary. The fund preserves the principal investment while ***generating annual distributions that support ministry work year after year.***

By establishing an Endurance Fund, donors create a lasting source of funding that strengthens ministry stability and ensures the continued advancement of the Great Commission.

WHY DONORS CHOOSE AN ENDURANCE FUND

- 1 Endurance Funds offer flexibility; they can be established during a donor's lifetime or as part of a legacy plan.
- 2 They can be added to over time. Donors can make annual contributions to increase the principal, also increasing, the annual distribution.
- 3 The fund's impact can be strengthened by contributions from others, such as family members, giving circles or other interested donors.
- 4 Endurance Funds can also be funded with a variety of assets, including cash, appreciated securities, and other non-cash gifts, allowing donors to steward their resources in a tax-efficient way while strengthening the long-term work of the gospel.



100 Lake Hart Drive, #3600 • Orlando, FL 32832 • (800) 449-5454 • Fax (407) 541-5106
www.crufoundation.org • hello@crufoundation.org

Accelerating the Great Commission through *smarter generosity.*

Cru Foundation provides information and assistance related to estate design and gift planning. Communications with our staff are not intended as, nor should they be construed to be, legal or tax advice and are offered for educational purposes only. You should seek legal and/or tax advice from your professional advisors prior to making any planned gift.

FAQS FOR THE ENDURANCE FUND

● HOW DO I OPEN AN ENDURANCE FUND?

Your Cru Foundation representative will provide the application and can offer suggestions based on your charitable goals. An Endurance Fund can support multiple staff and ministries within the Cru family.

● IS THERE A MINIMUM FUNDING AMOUNT?

The minimum amount required to open an Endurance Fund is \$5,000.

● WHEN I FILL OUT THE APPLICATION FORM AND SEND IN PAYMENT, WILL THE FUND AUTOMATICALLY BE CREATED?

Yes, if you're contributing cash and all required details are complete, the Fund can be opened immediately. For appreciated stock or other assets, please submit the application first and wait for our confirmation before initiating the transfer.

● CAN I SUPPORT AN ENDURANCE FUND WITH OTHER ASSETS SUCH AS A CHARITABLE GIFT ANNUITY, LIFE INSURANCE, IRA QUALIFIED CHARITABLE DISTRIBUTION, OR APPRECIATED NON-CASH ASSETS?

Yes, you can! Please notify your Cru Foundation representative in advance if you plan to fund with assets other than cash, as there may be additional considerations to discuss before the transfer.

● WHAT IS THE PAYOUT RATE TO THE BENEFICIARY FOR AN ENDURANCE FUND?

The default, targeted payout rate is 5% of the three-year rolling average balance. The recipient can be changed in the future upon request and approval by Cru Foundation for a good reason (e.g., a missionary's departure, retirement, or death).

● HOW OFTEN DOES CRU FOUNDATION ISSUE PAYMENT TO THE GRANT RECIPIENT?

Payments are typically distributed on an annual basis.

● WHAT HAPPENS IF THE MISSIONARY RETIRES AND THERE IS STILL MONEY IN THE FUND?

During the setup of the Fund, you will be asked to identify a secondary use or designation for the distributions, which will take effect when the original designation is no longer applicable.



PLEASE REACH OUT WITH ANY QUESTIONS. WE LOOK FORWARD TO SERVING YOU.



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