



# Charitable Bequest Plan

*A legacy to your faith*

Support for church and charitable causes is a natural part of life for those who believe in the biblical concept of stewardship. A bequest plan with The Fuller Center for Housing administered by Mennonite Foundation can help you witness to your faith even after your death and may also help you reduce estate and inheritance taxes.

## How it works

When making a will or living trust, most people are concerned about dividing their assets among family members. The Fuller Center and Mennonite Foundation suggest you also consider making the charities you have supported in life part of your estate planning.

Simply indicate in your will that a portion of your assets should be left as a bequest to Mennonite Foundation. Then fill out a charitable gift distribution form that allows you to recommend what charitable causes you would like to support with your bequest.

Upon your death, the executor of your estate will transfer your bequest to Mennonite Foundation. We then distribute the assets to approved charities you have recommended, like The Fuller Center. Another option for large bequests is to ask Mennonite Foundation to hold the funds, invest them for a certain period, and then distribute only the net income to The Fuller Center. This multiplies the effect of the gift over a period of time. This service is available for a nominal fee.

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## Advantages

- **Simplify your estate.**
  - **Support multiple charities with a single bequest.**
  - **Revise distributions without changing your will.**
  - **Reduce estate and inheritance taxes.**
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## How to give a gift

The first step is to decide on the share you wish to designate for charity. We suggest you use percentages or shares rather than specific dollar amounts.

When children are young, parents often choose to designate a tithe (10 percent). As children grow up, parents may want to increase the share designated for charity. One option is to adopt charity as another child with an equal share. If you have no children or if your children are independent, you may wish to designate an even larger portion to charity. We suggest you let need be a major factor in deciding how much of your estate should be given to family and how much to charity.

Once you have decided on the share or percentage, fill out a charitable gift distribution form from Mennonite Foundation. The form is used to designate what charities you want to support from the bequest to Mennonite Foundation. You may revise your distribution recommendations at any time by simply filling out a new distribution form and sending it to Mennonite Foundation.

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# Charitable Gift Fund

*A way to simplify and enhance your giving*

The Fuller Center for Housing's charitable gift fund administered by Mennonite Foundation is a unique, flexible way for you to support us and gain all the tax benefits to which you are entitled. You can give cash, securities, real estate, commodities, or anything on which a fair market value can be placed. Then you recommend when the gifts will be distributed.

## How it works

You donate cash or other assets with a fair market value (real estate, securities, mutual fund shares, etc.) to Mennonite Foundation. We turn your contribution into cash and place the money in the charitable gift fund. Your gift represents an irrevocable contribution to Mennonite Foundation and is not refundable to you.

The money is then available for distribution to The Fuller Center and other charities you recommend at any time you wish. Assets contributed to the gift fund become the property of the foundation, and the donor retains no legal control over the gift. Instead, the donor is entitled to give non-binding advice to the foundation about the distribution of the funds. Disbursements may not be used to satisfy legally binding pledges that the donor is obligated to fulfill. Because Mennonite Foundation is a public charity, you get a tax deduction for the year in which you make the gift, even if not all of the funds are disbursed to other charities during that year.

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## Advantages

- **Get a tax deduction now, make charitable disbursements later.**
  - **Level giving between high-income and lower-income years.**
  - **We convert non-cash assets to cash for you.**
  - **Avoid capital gains tax.**
- 

A special charitable gift fund is also available to donors who wish to make a large donation or accumulate funds over a period of time for one or more special projects. Net investment earnings are credited to the special charitable gift fund after a modest charge for administrative services is deducted. Since these funds are for a special purpose, they are usually held for a longer period of time.

## How to give a gift

Giving a gift is as easy as making a phone call or writing a letter. Once you have made donations to Mennonite Foundation's charitable gift fund, you may recommend the qualified tax-exempt charities to which distributions should be made.

Mennonite Foundation will make a disbursement from the fund based on your recommendations, after ascertaining the charity's qualifications. Checks are generally mailed out within two business days after recommendations are received and approved. A letter is mailed with the check explaining the gift.



# Charitable Gifts of Real Estate

*Providing choices and benefits*

Giving a charitable gift of real estate for the benefit of The Fuller Center through Mennonite Foundation is an option for owners of farmland, commercial or residential rental property, or vacant investment land.

## Donating farmland

Bill and Arlene Yoder (not their real names) were not sure what to do with their family farm. Their only son wasn't interested in farming, and they had no other relatives to pass the farm to. They contacted their Fuller Center for Housing representative and found there were more choices than there were limitations.

The farm had been in the family for generations, and Bill had some questions. Would Mennonite Foundation sell to just anyone? How would the sale be handled? What impact will the sale have on the community?

Here are some of the answers from Bill's foundation representative:

- Mennonite Foundation is sensitive to the donor's recommendation on who should have first chance to purchase the land where the purchase does not conflict with foundation's fiduciary responsibilities.
- Mennonite Foundation attempts to market the land in a manner commonly used in that community. There may be legal and market limitations, at times.
- Land development options are discussed with the donor. Selling land for agricultural use may bring

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## Advantages

- **Avoid lump sum capital gains tax.**
  - **Get an immediate tax deduction.**
  - **Create dependable income.**
  - **Preserve farm heritage.**
- 

less for the family and charity than if the land could be marketed for development uses.

Mennonite Foundation is willing to work with landowners in marketing and selling land as much as is legally possible. Tax laws and family situations may favor contributing farmland for charitable purposes. Mennonite Foundation does the following things:

- Attempts to sell farmland at a fair market value as determined by an independent certified appraiser.
- Helps find an appropriate buyer to maintain the historic integrity of property.
- Tries to follow the wishes of the donor, including maintaining farmland for agricultural purposes.
- Prefers to sell for cash, but can sometimes facilitate the sale of farmland by offering installment contracts.
- Attempts to minimize the amount of real estate owned long term, but may consider leasing arrangements when the sale of property is not immediately possible or appropriate.

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# Charitable Remainder Unitrust

*Support for charity – tax savings,  
charitable deductions, and income for you*

A charitable remainder unitrust for The Fuller Center for Housing through Mennonite Foundation is an ideal way to turn your assets like real estate and securities into a cash gift without losing much of your gain to taxes – and support your favorite charities at the same time. It is a particularly good gift plan option for making a donation of an asset that may take some time to sell.

## How it works

Before you arrange a sale of your securities or real estate, you make a gift of the actual asset to Mennonite Foundation for the benefit of The Fuller Center. You may give the entire asset or any percentage. The foundation finds a buyer for your gift asset and converts it to cash. We then provide you with income from your gift for the rest of your life as long as the trust generates income.

You benefit substantially with an immediate tax deduction, plus you avoid income tax on the amount your asset has increased in value since you purchased it, unless the Alternative Minimum Tax is involved.

And you get the satisfaction of knowing the charities you choose will benefit from your generosity.

## How to give a gift

Establishing a charitable remainder unitrust for the benefit of The Fuller Center through Mennonite Foundation is easy. Our experienced representatives can help you transfer your real estate or securities to Mennonite

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## Advantages

- **Receive lifetime income.**
  - **Get an immediate tax deduction.**
  - **Avoid capital gains tax.**
  - **Minimize estate taxes.**
- 

Foundation. We handle the sale of your gift asset.

You can have your income from the trust divided among more than one person, and you can direct the eventual distribution of the trust principal.

Please keep in mind that gifts placed into a charitable remainder unitrust are irrevocable and cannot be withdrawn.

## What The Fuller Center receives

We are delighted to receive funds through a charitable remainder unitrust. It ensures that we receive the gift you have designated. It also allows us to anticipate future donations and plan accordingly.

## What you receive

Each year you receive payments based on an agreed-upon rate established when the trust is signed. The minimum payout rate is 5 percent and can be higher. In most cases, payments are made only when the trust earns income. As a general rule of thumb, we recommend the payout rate be no more than the decade of your age. For example, you might choose to be paid 5 percent if you are between the ages of 60 and 69; or 6 percent if you are between the ages of 70 and 79.

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# Family Endowment Funds

*A way for families to establish long-term support for charities*

Charitable giving can become a family activity with a family endowment fund from The Fuller Center for Housing administered by Mennonite Foundation. Because such a fund is established for the long term, it can involve multiple generations of family members. And The Fuller Center enjoys long-term support.

## How it works

A family endowment fund is an ongoing account in which contributions are invested for the long term. Only investment income is disbursed.

Your endowment fund bears your family name or any other name you choose. Mennonite Foundation adapts its charitable gift fund to accomplish your endowment purposes.

Once your fund is established, you and immediate or extended family members can donate a wide variety of assets: cash, farmland, commercial buildings, mutual funds shares and stock, closely-held stock, bonds, and farm commodities, to name a few.

You can also donate deferred gifts, such as a charitable bequest in a will, life insurance proceeds, or the remainders of charitable trusts and gift annuities.

Since the Mennonite Foundation is a public foundation, the tax benefits are more generous than if you donated assets to a private foundation. We help you convert non-cash assets to cash, and assist in getting qualified appraisals and documenting the value of your gifts. You receive immediate

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## Advantages

- **Provide long-term support for charities.**
  - **Contribute a variety of assets.**
  - **Create charitable tax deductions.**
  - **Multiple family members participate.**
- 

charitable tax deductions for donations you make to your family endowment fund.

You and your family members help recommend disbursements from the fund to The Fuller Center for Housing and other charities according to guidelines your family and the Mennonite Foundation establish.

Our investment managers welcome your counsel on strategy and portfolio choices. All of our investments are guided by our stewardship investing guidelines, which emphasize values such as health, the environment, responsible management practices, and peace and justice. Details are available upon request.

After the end of each year, you receive an income and expense statement, a balance sheet, and a portfolio listing. Additional information is available throughout the year by request. Our staff is available to meet with you to review the performance of your fund.

Our service fee is set to achieve a break-even operation. A service charge schedule is available upon request.

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# Farm Commodities

*A way to stretch your first fruits giving*

Farming presents special opportunities to make donations to The Fuller Center for Housing and reduce your taxes. You can give gifts of grain, livestock – even honey. Not only does The Fuller Center benefit, but you can deduct the cost of production and you may qualify for other tax benefits as well.

## How it works

You notify our partners, Mennonite Foundation, of your intent to give a farm commodity. You sell the commodity acting as our agent, and the buyer writes the check to Mennonite Foundation. The check and a scale ticket or auction receipt are sent to Mennonite Foundation. We deposit the money in Mennonite Foundation's Charitable Gift Fund in an account in your name. Your gift represents an irrevocable contribution to Mennonite Foundation and is not refundable to you. You may then recommend that the foundation make a disbursement when you want money distributed to The Fuller Center. There is no service charge on your account as long as the funds remain on deposit at least 30 days.

You benefit by reducing your net income, which reduces your self-employment tax by \$153 for every \$1,000 you donate. You also can deduct the cost of producing the commodity.

And you get the satisfaction of knowing The Fuller Center will benefit from your generosity.

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## Advantages

- **Qualify for a business tax deduction on your cost of production.**
  - **Reduce your self-employment tax.**
  - **Recommend the charities you want to support.**
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## How to give a gift

Mennonite Foundation professionals can make giving farm commodities easy. Simply contact us when you want to make a gift. You sell the commodity acting as our agent and have the buyer make out the check to Mennonite Foundation. The money is then deposited in the Charitable Gift Fund account.

After the money has been in the account for 30 days, you may recommend that donations be sent to The Fuller Center simply by sending us a recommendation form. We ask that recommended amounts be for at least \$100 to help keep our operation as efficient as possible.

Mennonite Foundation sends a check to The Fuller Center along with a cover letter explaining the gift is a contribution by Mennonite Foundation from your Charitable Gift Fund account. You also receive a copy of the letter.

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# Gift Annuities

*A way to give – and keep on receiving*

A gift annuity through Mennonite Foundation is a great way to help The Fuller Center for Housing while securing your future. It's a gift that provides you with guaranteed payments for life and frees you from managing funds that you intend to eventually give away. The Fuller Center uses Mennonite Foundation to administer planned charitable gifts.

## How it works

You give a gift to Mennonite Foundation designated for The Fuller Center. In return, we give you guaranteed annuity payments at a fixed rate for the rest of your life.

In addition, you get substantial tax savings. Most people can deduct a significant part of their gift right away. Plus, part of the annuity payments you receive may be tax-free.

Of course, you also get the satisfaction of knowing The Fuller Center will benefit from your generosity.

## How to give a gift

It's easy to set up a gift annuity. All you need to do is fill out a simple form and write a check – we take care of the rest. There are no legal fees to contend with. Plus, you'll get the free advice you need from your Fuller Center and Mennonite Foundation representatives.

You can make your gift as large as you like – and you can divide it among as many charities as you please. The minimum contribution is \$5,000. Your contribution can be in the form of cash or marketable securities (stocks, bonds, etc.).

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## Advantages

- **Receive guaranteed annuity payments for life.**
  - **Save on taxes.**
  - **Divide your gift among as many charities as you like.**
  - **Change your charity designations at any time.**
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Please keep in mind that gifts through a gift annuity are non-refundable.

## What The Fuller Center receives

We are delighted to receive funds through a gift annuity. The gift annuity ensures that we receive the part of your gift which is left after your death. It also allows us to anticipate future donations and plan accordingly.

## What you receive

In return for your gift, you receive guaranteed annuity payments for life. You can begin receiving these payments immediately or defer them until a later time. If you're still working, you may wish to defer receiving payments until after you retire.

You can choose whether you'd like to receive the payments yourself or jointly with a spouse – or you can designate someone else as an annuitant. The payments can be sent to you quarterly, semiannually, or annually.

The fixed annuity rate you'll receive is indicated on the chart below. It is determined by your age when you give a gift and your age when you choose to begin receiving payments.

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# Gift Plans and Services

*Helping you make the most of your charitable giving*

For donors seeking broader avenues of charitable giving, The Fuller Center recommends Mennonite Foundation, described below.

For nearly five decades, Mennonite Foundation has helped individuals to become more faithful stewards of their financial resources.

Your gifts to the foundation can be made through a charitable bequest in your will or as a gift made during your lifetime. The foundation can accept gifts of cash, securities, real estate or commodities. While your gifts to the foundation are irrevocable, you do maintain an ability to recommend how those donations should be distributed.

Through our regional representatives and a dedicated home office staff, the foundation offers donors a variety of gift plans and services to meet most charitable giving needs.

## **Charitable bequest plan**

As part of your will or revocable living trust, you can designate Mennonite Foundation as a charitable beneficiary. This designation provides a tax deduction for your estate and a convenient means to benefit your recommended charities after your death, such as The Fuller Center. The charitable bequest plan provides donors with a recommendation form on which to designate charitable distributions. It is a form which can be easily updated without incurring the expense associated with changing a will or revocable living trust.

## **Charitable gift fund**

Designed to address the modern tax advantages of charitable giving, this donor-advised fund is structured to make sharing your financial gifts simple. The fund can accommodate a one-time gift, or multiple gifts over a period of years. As with all our gift plans, the power of your donation is magnified by giving appreciated assets. Such a gift avoids the burden of capital gains taxation, leaving more dollars to benefit The Fuller Center or other favorite charity.

## **Charitable gift annuity and charitable remainder trust**

By establishing either of these plans with Mennonite Foundation, your dollars will be invested in a socially responsible way, providing a stream of payments for your lifetime. Upon the death of the plan's last income beneficiary or annuitant, the remaining assets will be distributed to The Fuller Center and other recommended charities. As with all our gift plans, distribution recommendations can be changed at any point during your lifetime.

To learn more about Mennonite Foundation gift plans and the tax advantages associated with donations to the foundation, contact your regional foundation representative, or call the foundation main office at (800) 348-7468.

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# Gifts of Stock

*A way to support charity and save taxes*

Many people who own stocks or shares in mutual funds have watched the value of their investments increase. But now they face a problem – how to turn their investments into cash without losing a large portion of their gains to taxes. One answer is to donate all or a portion of your investment to charity. The Fuller Center for Housing through Mennonite Foundation can help.

## How it works

You donate stocks or shares in a mutual fund to Mennonite Foundation. We turn your contribution into cash which can then be put into a charitable gift fund, a gift annuity, or a charitable trust. Your gift represents an irrevocable contribution to Mennonite Foundation and is not refundable to you.

If your donation is placed in a charitable gift fund, the money is available for distribution to The Fuller Center at any time you wish. If your donation is placed in a charitable trust or gift annuity, payments from the trust or annuity will be paid to you or your beneficiary as long as you live. The balance of the trust or annuity will be transferred to The Fuller Center upon your death or the death of your beneficiary.

Assets contributed to the gift fund, gift annuity, or charitable trust become the property of the foundation, and the donor retains no legal control over the gift. Instead, the donor is entitled to give non-binding advice to the foundation about the distribution of the funds.

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## Advantages

- **Get an immediate tax deduction.**
  - **Avoid capital gains tax.**
  - **We convert your stock or mutual fund shares to cash.**
  - **We handle all the paperwork and record keeping.**
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## How to give a gift

You may give a gift of stock or mutual fund shares by mail, hand delivery, or through a broker. If your donation is to a charitable gift fund, Mennonite Foundation will make disbursements from the fund based on your recommendations. Checks are generally mailed out within two business days after recommendations are received or approved. A letter is mailed with the check explaining the gift.

If your gift is made to a charitable trust or gift annuity, Mennonite Foundation invests your donation according to our stewardship investing guidelines. You and/or your beneficiary receive regular payments until your or your beneficiary's death. The balance of the trust or annuity is then distributed to The Fuller Center.

## How to transfer stock or mutual fund shares

### *By mail or hand delivery*

You should date and sign one Stock Power for each stock certificate and one Disclaimer Form for each stock issue. The forms are available from your Mennonite Foundation office. A Disclaimer Form can also be a letter signed by you.

# Life Income Plans

*A gift to others – payments for you*



It seems almost too good to be true, but that is exactly what a life income plan from The Fuller Center through Mennonite Foundation does. You give a gift to charity, then receive payments for the rest of your life.

## How it works

A life income plan from The Fuller Center through Mennonite Foundation allows you to make a gift to charity and get income from the assets you donate. How do we do it? We invest the proceeds from your gift as long as you are living. The income from that investment is paid to you. After your death, the balance goes to The Fuller Center and other approved charities based on your recommendations. A modest annual service charge, generally from earnings, helps cover administrative costs.

## How to give a gift

Establishing a life income plan for The Fuller Center through Mennonite Foundation is easy. One of our trained professional representatives can help you select the plan that best fits your needs. You simply make the donation, and we take care of the rest.

We offer a variety of life income plans listed in the chart on the reverse side.

## Unique features

*Gift Annuity* – A portion of the annuity payment is tax-free income.

*Deferred Gift Annuity* – You make a gift now and get an income tax

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## Advantages

- **Receive lifetime payments.**
  - **Create tax savings.**
  - **Fund with cash, securities, or real estate.**
  - **Provide for loved ones.**
  - **Support your favorite charities.**
- 

deduction, but annuity payments are deferred until a later date at a higher rate.

*Annuity Trust* – The amount of your payment remains the same for life based on the donor's age and projected earnings of the trust.

*Unitrust* – Trust assets are revalued annually. The payment is based on the most recent valuation.

*Pooled Income Fund I* – A trust somewhat like a mutual fund. Your gift and the gifts of others are invested in long-term securities so the income is very stable.

*Pooled Income Fund II* – A trust similar to a money market fund. Investments are in short-term securities so earnings fluctuate with changes in interest rates.

## What The Fuller Center receives

We are delighted to receive funds through a life income plan. A life income plan ensures that we receive the part of your gift which is left after your death.

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# Your Will

*An act of Christian stewardship*

No matter how large or how small your estate, a will should be one of your first acts of stewardship. It is your chance to care for those you love: your family, your friends, and your church.

## Who needs a will?

Every adult should have a will. If you die without a will, the laws of your state will determine how your assets are distributed. That might not be in accordance with your wishes and sometimes creates extra expenses and taxes.

You may designate someone to represent you after your death. These representatives can include:

- an executor or personal representative who works with your attorney to settle your estate.
- a guardian nominated to care for minor or dependent children.
- a trustee, such as MMA Trust Company, who manages the assets of any trust your will may establish.

You should choose alternates for each of the people named above in case the first person named cannot serve.

## How to write a will

Writing a will is a task for a trained professional. The Fuller Center and Mennonite Foundation recommend consulting an attorney who can express your wishes in proper legal language. Most attorneys will write a simple will for a reasonable fee. For

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## Advantages

- **You determine how your assets will be handled, not state laws.**
  - **You select persons to care for your minor children, not a judge.**
  - **Plan for a business or farm to remain in the family.**
  - **Provide for special family needs.**
  - **Extend your Christian stewardship values beyond your lifetime.**
- 

large estates, it may help to include a Certified Public Accountant as part of your estate planning team.

It may also be helpful to consult a Mennonite Foundation representative before seeing an attorney or accountant. We can help you with your estate planning objectives with a Christian perspective in mind.

## How to provide for loved ones

The economic needs of your survivors is a primary concern when writing a will, and these needs change over time. The Fuller Center and Mennonite Foundation recommend that need be a major consideration in deciding how your estate should be distributed. Here are some examples:

- If a spouse with young children survives, the entire estate should generally go to the surviving spouse.
- If both parents die and minor children survive, only the children should benefit from the estate in most cases.

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