

Planned Giving

There are many ways to support Josh McDowell Ministry in reaching people for Christ. Planned giving presents distinct advantages, depending on your circumstances and goals. One of the major benefits is that planned gifts provide a promise for the future.

For believers, legacy is more than the memories we leave behind, it is about creating something meaningful that will live on in the hearts and minds of those to come.

Following is a list of investment vehicles that give you income for life, or a set period of time, enabling you to simultaneously provide financially for yourself and Josh McDowell Ministry.

"For we are God's handiwork, created in Christ Jesus to do good works, which God prepared in advance for us to do."

Ephesians 2:10

All of these gift options allow you to build the Kingdom of God without spending your current disposable income. You can start making an impact today.

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Plan Your Giving Today!

Bequests

A gift through your will or estate, known as a bequest, is an easy way to plan a future gift for Josh McDowell Ministry.

A will is your opportunity to direct how your estate — regardless of its size — passes upon your death. You can support Josh McDowell Ministry by making a gift of a specific dollar amount, by giving a specific asset, or by making a gift of a percentage of your estate. You may revoke a bequest at any point during your lifetime.

It is best if you make your bequest “unrestricted,” or direct it to a specific purpose. Restrictions placed on the use of your gift need to still provide Josh McDowell Ministry with maximum flexibility, as our priorities and programs change over time.

The benefits to you:

- Your assets remain in your control during your lifetime.
- You can modify your gift to address changing circumstances.
- You can direct your gift to a particular purpose (be sure to check with us to make sure your gift can be used as intended).
- Under current tax law, there is no upper limit on the estate tax deduction for your charitable bequests.

Please let us know if you have already included Josh McDowell Ministry in your estate plan, or if you are considering doing so, so that we may celebrate your generosity with you now. Your plans remain confidential.

See Sample Language on Next Page

Sample Gift Language for Your Will or Trust:

I give and devise to Josh McDowell Ministry (Tax ID #95-6006173), located in Plano, TX, all (or state a percentage) of the rest, residue and remainder of my estate, both real and personal, to be used for its general support (or for the support of a specific fund or program).

Or, you could create a codicil, which is an addition or supplement that explains, modifies, or revokes an existing will or specific part of it.

Sample Codicil Language:

/date/

I, [name], a resident of the County of [county], State of [state], declare that this is the codicil to my last will and testament, which is dated [date original signed].

I add or change said last will in the following manner:

List all specific changes or additions to the original will. Reference each section number of the will and the specific language you will be affecting. (This is where you could include a bequest to support our mission See our suggested language that can assist you.)

Otherwise, I hereby confirm and republish my will dated [dated original signed], in all respects other than those herein mentioned.

I subscribe my name to this codicil this [day, e.g. 1st] day of [month], [year], at [full address where signed], in the presence of [full name of first witness to codicil], [full name of second witness to codicil], and [full name of third witness to codicil], attesting witnesses, who subscribe their names here in my presence.

Maker

ATTEST

On the date last above written, [name], known by us to be the person whose signature appears at the end of this codicil, declared to us, [full name of first witness to codicil], [full name of second witness to codicil], and [full name of third witness to codicil], the undersigned, that the foregoing instrument, consisting of [number of pages to codicil], page(s) was the codicil to the will dated [date original signed]; who then signed the codicil in our presence, and now in the presence of each other, we now sign our names as witnesses.

Witness

Address: _____

Witness

Address: _____

Witness

Address: _____

Gifts of Real Estate (Residential, Commercial, Raw)

When you make a gift of real estate to Josh McDowell Ministry, you transfer the burden of managing the property, and remove a large asset from your taxable estate. You gain powerful tax benefits and possibly an income stream for you and/or your loved ones.

Josh McDowell Ministry is able to receive gifts of residential, commercial, agricultural, or undeveloped real estate. A real estate gift can be made outright or can fund a life income arrangement.

Alternatively, JMM can purchase property from donors for a discounted amount (known as Charitable Bargain Sales), or you can transfer the title of your home to Josh McDowell Ministry and legally continue to live there for the remainder of your life (known as a Retained Life Estate).

As with other property gifts, you can claim a charitable deduction for the fair market value of real estate that you have held for more than one year. Unlike tangible personal property, the real estate property does not have to be related to your charitable purpose. Josh McDowell Ministry can sell the donated property immediately without jeopardizing your charitable deduction.

You can deed your home, vacation home, undeveloped property, or commercial building to Josh McDowell Ministry. You may continue to use the property rent-free. When ownership passes to Josh McDowell Ministry, we may use the property or sell it to use the proceeds. You are responsible for securing a qualified appraisal of the real estate to substantiate a claimed charitable deduction.

The benefits to you:

- You receive an income tax deduction for the fair market value of the real estate.
- You pay no capital gains tax on the transfer.
- You can direct your gift to a specific program at Josh McDowell Ministry.
- Property subject to a mortgage may not be suitable as a gift to JMM due to tax and other considerations.

Before accepting a gift of real estate, Josh McDowell Ministry will conduct due diligence on the property, including assessment of marketability and environmental concerns.

For more information about charitable reporting requirements please see IRS Form 8283 and 8282. Please also consult with your financial advisory and/or tax attorney prior to making a property donation to Josh McDowell Ministry.

Gifts of Securities – Stocks, Bond, Mutual Funds

An option for those who want to maximize tax advantages of lifetime gifts. Appreciated securities, such as stocks and bonds, can be tax-efficient giving tools for our financial partners.

If you make a securities gift directly to Josh McDowell Ministry, you will receive an income tax deduction and gift credit for the full market value. You will not be taxed on any capital gain at the time of your gift, or when Josh McDowell Ministry sells the assets.

Your gift is fully deductible if you itemize, up to 50 percent of your adjusted gross income. Any excess may be carried forward for an additional five years.

If you own securities in a brokerage account, these shares can be easily transferred electronically to Josh McDowell Ministry. Complete and return the Stock Transfer Form. Please contact us for assistance if you own stock in certificate form.

Closely held stock and other securities that are not publicly traded work best when there is a mechanism for Josh McDowell Ministry to sell the gift to other shareholders or the corporation itself. Our donors must usually obtain a qualified appraisal to claim a tax deduction. Please contact us for assistance.

Please let our Development Office know when you make a securities gift. This will ensure that we know the gift came from you, and that we fulfill your intended giving purpose.

See Stock Transfer Form on Next Page

Gifts of Stock Transfer Form

1. Complete the Form.
2. Print three copies.
3. Sign each copy on the signature line.

You will keep one copy for your records, send one copy to your broker, and one copy to:

Josh McDowell Ministry
2001 W. Plano Parkway
Suite 2400
Plano TX 75075

Full Name: _____ **Date:** _____

Phone Number(s): (work) _____ (Home) _____

Address: _____ **City:** _____ **State:** ____ **Zip:** _____

Please Designate my gift to _____ (JMM, Program, Fund)

Broker Name and Brokerage Firm _____

Type of Stock (Check One):

Common Preferred Restricted Publicly Traded Non-Publicly Traded Mutual Funds

Name of Stock _____ **Number of Shares** _____

The undersigned (Donor) authorizes the transfer of this stock to Josh McDowell Ministry.

Signature _____

Retirement: Giving From Your 401k or IRA Retirement Plan

If you have a traditional IRA, 401(k), Keogh, pension plan, or annuity, you can use them to plan a financial gift to Josh McDowell Ministry in the future. These gifts are excluded from estate, inheritance, and deferred income tax liabilities, and can create a charitable deduction.

Your IRA could potentially be taxed up to 60 percent if passed on to your heirs. But there is no tax when it is used as a gift to Josh McDowell Ministry.

If you are over the age of 70, you may be able to make a “tax-free” gift to Josh McDowell Ministry through a IRA Qualified Charitable Distribution (IRA Rollover-QCD). You can make a tax-efficient gift to Josh McDowell Ministry of up to \$100,000 directly from the IRA and not recognize it as income.

Note: The SECURE Act increased the MRD (Minimum Required Distribution) age from 70½ to 72. The age for a Qualified Charitable Distribution (QCD), however, still remains at 70½.

The QCD is excluded from gross income, without worry about phase-out of income tax deductions. You can use the standard deduction. The QCD counts toward your minimum required distribution from the IRA for the year.

You can continue to take regular lifetime withdrawals. And you maintain flexibility to change beneficiaries if your family needs change during your lifetime. Your heirs avoid the potential double taxation on the assets left in your retirement account.

Steps:

- Name Josh McDowell Ministry as a beneficiary of your IRA, 401(k), or other qualified retirement plan.
- Pass the balance of your retirement assets to the Josh McDowell Ministry by contacting your plan administrator.
- Tell Josh McDowell Ministry about your gift, as your plan administrator is not obligated to notify us. It helps us to know of upcoming financial donations, and we'd love to celebrate your generosity with you now.

As always, please check with your financial advisor and/or tax attorney. Contact us so we can assist you through every step.

Retirement: Other Gifts of Personal Property, Checking, CDs, Investments

Without using cash, you can make a gift that is immediately beneficial to Josh McDowell Ministry. You can donate personal property that will help us to continue and expand our mission while providing significant tax benefits to you.

Josh McDowell Ministry may hold and display the property or use it in the furtherance of its mission. Or we may sell the property in the future and use the proceeds toward our mission. This gives you an immediate income tax deduction for the appraised value of your gift, and you pay no capital gains tax as long as the gift helps us to carry out our mission.

Payable on Death (POD) or Transfer on Death (TOD) Accounts

You can name Josh McDowell Ministry as the payee or transferee. This means that you can give your bank account, CD, or investment account to us by naming Josh McDowell Ministry as payee or transferee upon your death.

This is a great way to give to Josh McDowell Ministry and still keep complete control of your bank account for life. You can place POD designations on bank accounts or certificates of deposit, or TOD designation on brokerage or investment accounts

Please be aware that state laws govern these types of accounts, so check with your bank representative or investment advisor if you are considering this type of gift about how to name the Ministry as payee or transferee upon your death. If you choose to name Josh McDowell Ministry as payee or transferee, please contact us to share your plans, so that we can understand and abide by your intentions. Your plans will remain confidential.

Contact us so we can assist you through every step.

Annuities: Charitable Lead Trust (CLT)

A **Charitable Lead Trust (CLT)** is a gift of cash or other property to an irrevocable trust. Josh McDowell Ministry receives an income stream from the trust for a term of years. Depending on how the trust is structured, the donor enjoys a current income, gift, or estate tax deduction on the donated assets.

If you want to provide an enduring income stream to Josh McDowell Ministry, and you have a large, taxable estate, a CLT can do that for a term of years with the remainder interest of the trust passing to family members. The charitable deduction then is based on the actuarial value of income stream to Josh McDowell Ministry.

Though CLTs are not tax exempt, they can greatly reduce or eliminate gift or estate tax on trust assets passing to family members. CLTs should be managed and thoughtfully designed with oversight.

As Charitable Lead Trusts are complex in nature, Josh McDowell Ministry recommends that you carefully review this option with your attorney and tax advisors to ensure it is compatible with your entire estate plan.

Annuities: Deferred Gift Annuity

A **Deferred Gift Annuity** can be a wonderful investment option for a younger donor still in high-earnings years, while still saving for retirement and trying to lower taxable income. A deferred charitable gift annuity provides fixed payments to you and/or another beneficiary for life in exchange for your gift of cash or securities. The payments start one year after the start date of your gift.

Many donors establish a series of Deferred Gift Annuities over several years, using funds they had already set aside for retirement saving. They set the commencement date for payments from these annuities to coincide with their or their spouse's retirement. The safety and security of payments won't fluctuate during your lifetime.

Two features make the Deferred Gift Annuity quite attractive to donors in high-earnings years who are concerned about securing current tax deductions and additional sources of retirement cash flow.

Josh McDowell Ministry can offer a higher guaranteed payments rate for these annuities than for annuities with payments that start immediately, and

You may receive a larger charitable income tax deduction than you could get from any other life-income gift plan.

Starting Steps:

- You transfer cash or securities to Josh McDowell Ministry. Our suggested minimum gift is \$25,000.
- Starting on a specified date in the future, Josh McDowell Ministry begins to pay you, or up to two annuitants you name, fixed annuity payments for life.
- Generally, Deferred Gift Annuities may be created by donors of any age. However, a beneficiary must be at least 40 years of age before deferred gift annuity payments begin.
- The remaining balance passes to Josh McDowell Ministry when the contract ends.

The deferral of payments permits a higher annuity rate and generates a larger charitable deduction. And you can schedule your annuity payments to begin when you need extra cash flow, such as retirement years. Payments are guaranteed and fixed, regardless of fluctuations in the market. The longer you elect to defer payments, the higher your payment will be.

You avoid all up-front capital gains taxes. If you fund your Deferred Gift Annuity with appreciated securities, only a portion of your gain is recognized, with the tax spread over your annuity payments. And part of each annuity payment to you is tax free.

Annuities: Charitable Remainder Annuity Trust (CRAT)

A **Charitable Remainder Annuity Trust (CRAT)** is a separately invested and managed charitable trust that pays you, and/or other beneficiaries, a fixed annuity for life or for a term of years (up to 20). You receive a charitable income tax deduction for a portion of the value of the assets you place in the trust.

By law no additional gifts to the trust are permitted once the trust is initially funded. After the annuity trust terminates, the balance or “remainder interest” goes to Josh McDowell Ministry to be used as you designate. You get flexibility to invest and manage your gift plan, and also the security of stable income.

You can receive stable, predictable income equal to no less than 5 percent of the original gift. At the same time you avoid all upfront capital gains tax on any appreciated assets you contribute to the annuity trust. So you will receive income that may be taxed favorably while you reduce your estate tax liability.

Starting Steps:

- Contact our office to let us know of your intention or if you have any questions.
- You transfer cash, securities, or other appreciated property into a trust. The required minimum for this type of gift is \$100,000.(Needs verification)
- The trust makes fixed annual payments to you or to beneficiaries you name.
- When the trust terminates, the remainder passes to Josh McDowell Ministry to be used as you have directed.

The deferral of payments permits a higher annuity rate and generates a larger charitable deduction. And you can schedule your annuity payments to begin when you need extra cash flow, such as retirement years. Payments are guaranteed and fixed, regardless of fluctuations in the market. The longer you elect to defer payments, the higher your payment will be.

You avoid all up-front capital gains taxes. If you fund your Deferred Gift Annuity with appreciated securities, only a portion of your gain is recognized, with the tax spread over your annuity payments. And part of each annuity payment to you is tax free.

Annuities: Charitable Remainder Unitrust (CRUT)

A **Charitable Remainder Trust (CRUT)** is a tax-exempt irrevocable trust designed to reduce the taxable income of individuals by first dispersing income to the beneficiaries of the trust for a specified period of time, and then donating the remainder of the trust to the designated charity.

CRUTs are separately invested and pays a percentage of its principal, revalued annually, to you and/or other income beneficiaries you name for life or a term of years (up to a maximum of 20). You receive a charitable income tax deduction for a portion of the value of the assets you place in the trust. After the unitrust terminates, the balance or “remainder interest” goes to the Josh McDowell Ministry to be used as you designate.

You can use almost any asset to fund a unitrust, including cash, publicly traded stocks and bonds, closely held stock, partnership interests, and real estate. You can tailor your unitrust to meet many financial or estate planning goals. You can choose to receive income beginning immediately or you can structure the trust and its investments to defer most of your income to a future time.

If you are insurable, you can even use some of the income or tax savings produced by your plan to purchase a life insurance policy that replaces your gift and flows to your heirs outside of your estate. Josh McDowell Ministry can assist you and your advisors as you design the right unitrust to achieve your goals.

Starting Steps:

1. Contact Josh McDowell Ministry Development Office to let us know of your intention or if you have any questions.
2. Transfer cash, securities, or other appreciated property into a trust. The required minimum for this type of gift is \$100,000.
3. The trust pays a percentage of the value of its principal, which is valued annually, to you or beneficiaries you name.
4. You may use your real estate to fund a Charitable Remainder Unitrust (CRUT), which may be structured to provide lifetime income for you and/or others, or income for a term of years.
5. When the trust terminates, the remainder passes to Josh McDowell Ministry to be used as you have directed.

- Receive income for life or a term of years in return for your gift.
- Receive an immediate income tax deduction for a portion of your contribution.
- Pay no up-front capital gains tax on appreciated assets you give.
- You can make additional gifts to the trust as your circumstances allow for additional income and tax benefits.

Additional Comments:

The recently enacted SECURE Act mandates that most beneficiaries of Retirement Plan Assets, other than a spouse, must withdraw all funds and pay taxes on them within a 10-year period. This can result in much larger taxes for beneficiaries and result in no further financial benefits after the 10-year period. Donors wanting to mitigate their annual taxes AND provide lifetime income benefits for heirs may want to consider leaving their Retirement Plan Assets to a charitable remainder trust. The beauty of this plan is the support it provides Josh McDowell Ministry.

FLIP Unitrust (Professional Retirement Unitrust)

A FLIP Unitrust defers income payments until a future date when the income switch “flips” on. Until that predetermined time, the trust pays net income only. If no net income is produced, the trust pays nothing. Once the “flip” event occurs, the trust converts or “flips” to a standard unitrust that pays a defined percentage of the fair market value of the assets to the beneficiaries beginning January 1 of the following year.

This flexible feature allows the trust to defer income payments until the sale of an illiquid asset, such as real estate, or to flip on a particular date set up at the time of the trust. If you set up a Professional Retirement Unitrust, the trust “flips” at your pre-determined retirement date, meaning that it then provides you with supplemental income in retirement starting January 1 of the following year. It is a great way to make a gift and supplement retirement at the same time.

Annuities:

Qualified Charitable Distribution

A Qualified Charitable Distribution (QCD) is a direct transfer of funds from your IRA custodian directly to a qualified charity, like Josh McDowell Ministry. QCDs can be counted towards your required minimum distribution (RMD) for the year, if certain rules are met.

A QCD provides an excellent opportunity for retirement account owners to “give something back” from a lifetime of savings. With proper foresight, and a careful eye on distribution planning, the QCD can be a “win-win,” both for an account holder looking for a smart tax-planning strategy and the qualifying charity that stands to benefit.

Leveraging a QCD to lower one’s Adjusted Gross Income could potentially reduce taxes based on income, such as Social Security benefits or Medicare Parts B and D premium surcharges. Available to owners and beneficiaries age 70½ or older, a QCD offers tax-free IRA distributions of up to \$100,000 in 2023 (\$105,000 in 2024).

Please check with your tax and legal advisor to discuss how to maximize your tax benefits. Plus, they can help you with new Secure Act. 2.0 rule changes and other rules you must be familiar with to ensure tax-free QCD treatment.

See the IRA Qualified Charitable Distribution form on next page for information on how to start the process.

Giving an IRA Qualified Charitable Distribution (QCD)

A Qualified Charitable Distribution (QCD) is a direct transfer of funds from your IRA custodian directly to a qualified charity, like Josh McDowell Ministry. QCDs can be counted towards your required minimum distribution (RMD) for the year, if certain rules are met.

1. Contact your financial advisor or IRA Custodian and request to start the process to make a QCD from your Individual Retirement Account to Josh McDowell Ministry using the following information:

Cru
Attn: IRA Gift Administrator
100 Lake Hart Dr. #2400
Orlando, FL 32832-0100
Federal Tax ID Number 95-6006173

2. Contact Cru with a copy of this letter detailing your gift.
3. Cru will mail you an Acknowledgment letter by postal mail shortly after the gift is processed.
4. Send completed form by:

Email: IRA@cru.org, Fax: 407-826-2427, Postal Mail: to the address listed above

GIFT DETAILS

IRA Custodian: _____ Check Amount: \$ _____

Date: _____ Gift Frequency: One-time Monthly Quarterly Annual

Full Name: _____ Donor Number: _____

Email: _____ Phone: _____

Address: _____ City: _____ State: _____ Zip: _____

For the benefit of: Josh McDowell Ministry #2579585

Gifts of Life Insurance

You can make a significant gift to Josh McDowell Ministry even without a large estate. Life insurance allows you to leverage your resources while providing an extraordinary gift to the Ministry.

You can donate your existing policy by making Josh McDowell Ministry the owner, and receive an income tax deduction. And you can receive an income tax deduction equal to the cash surrender value of the policy. You also may be able to use the cash value of your policy to fund a gift that delivers income, such as a deferred gift annuity.

There are two ways to give:

1. Josh McDowell Ministry as beneficiary: You can maintain ownership of your policy and name the Ministry as a beneficiary. This way you maintain the flexibility to change beneficiaries if your situation changes.
2. Josh McDowell Ministry as owner/beneficiary: You can donate your fully paid up policy to the Ministry. Gifts of policies that are not fully paid up will normally be cashed out by the Ministry, unless you're willing to make future premium payments, which are tax deductible.

Please contact your life insurance administrator to complete an updated designation of beneficiary form. If you choose to name Josh McDowell Ministry as beneficiary of your life insurance policy, please share your plans with us. Your plans will remain confidential, and we will be able to ensure that when the time comes we understand and can abide by your intentions. Contact us so we can assist you through every step.

Contact Us

plannedgiving@josh.org

555.434.5555



SHELLEY KOMOSZEWSKI

Director of Advancement



BILL DALY

Senior Ministry Representative



MARK A. BROWN

Senior Ministry Representative

Donate Today

Checks can be mailed to:

Josh McDowell Ministry
2001 W. Plano Parkway
Suite 2400
Plano TX 75075