

# ENDOWMENT FUNDS

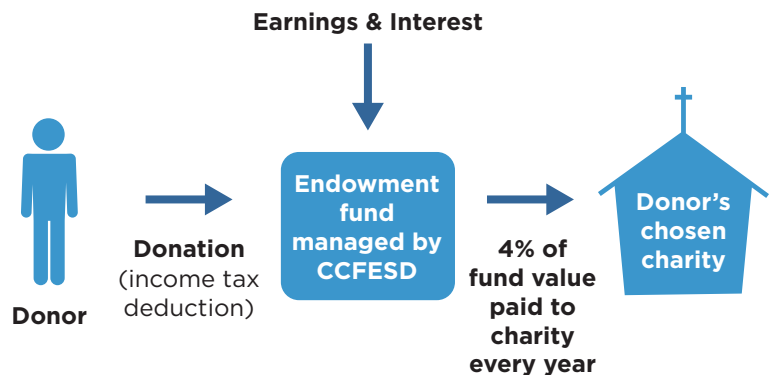


## MAKE A FOREVER GIFT

An endowment fund provides a permanent annual source of income to the charitable organization or cause of your choice. This fund is designed to function perpetually, making it possible for you to ensure long-term financial support and sustainability to your parish, school, diocese or other program or ministry you care about most. Once established, anyone can make additional contributions to the fund in any dollar amount. You can choose to support an existing endowment fund, start your own named fund or establish a fund to honor or memorialize friends, family or other loved ones.

### Using Endowments

- Designate any charity whose mission is in keeping with the teachings of the Catholic Church.
- Gifts can be made to an existing endowment, or donors can start their own to support the ministries God has placed on their hearts.
- Contributions can be made during life, or after death through a devise in your will, trust or as a named beneficiary.
- Donate cash, securities, stocks, real estate or other assets.



### Key Benefits

- Creates a perpetual, annual source of income for the beneficiary
- Ensures your gifts will always be used as you intend
- The fund is invested according to Catholic social teaching
- Avoids long-term capital gains when donating highly-appreciated assets

# ENDOWMENT FUNDS



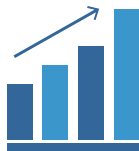
## HOW DOES AN ENDOWMENT FUND WORK?



**Donate**



**Invest**



**Grow**



**Distribute**

### Donate

Donate cash or easily transfer appreciated assets (such as stock) to establish an endowment fund and avoid having to pay capital gains taxes while maximizing your philanthropic dollars, or use your IRA required minimum distribution and reduce your taxable income.

### Invest

Funds are invested in accordance with Catholic social teaching for socially responsible investments. You, and others, can continue to make additional tax-deductible contributions after the endowment fund is established.

### Grow

Investment earnings and interest are added to the fund balance allowing it to grow year over year.

### Distribute

Following the Catholic Community Foundation's distribution policy and in line with the fund agreement, a 4% distribution is made annually to the agreed upon Catholic beneficiary.

## LET'S TALK

### Why the CCFESD

The CCFESD supports the mission of Christ in the Diocese of Sioux Falls and beyond and was created as an independent 501(c)(3) not-for-profit to help safeguard donors' assets and to ensure that donations will always be used in alignment with donors' wishes. The Foundation also invests all donations in Catholic-screened investments in keeping with our faith.

### About the CCFESD

For over three decades, the Catholic Community Foundation for Eastern South Dakota has fostered lifelong Catholic missionary discipleship through God's love by working with donors to raise, manage and distribute God's gifts to those ministries he has placed on their hearts.