



GUIDE TO THE  
— 2024 —  
GIVING SEASON

# Opportunities for the 2024 Giving Season

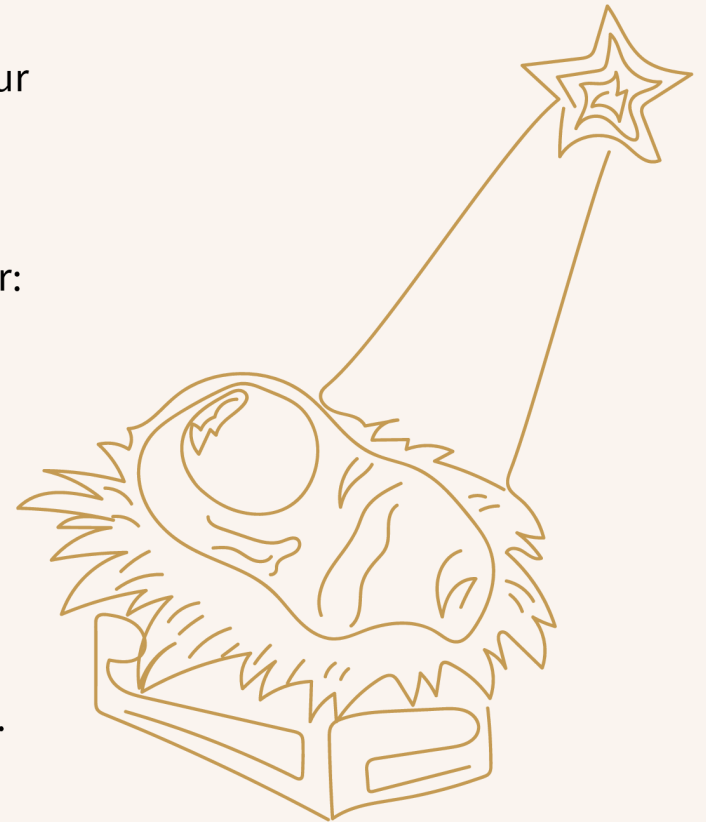
With a new year right around the corner, you can have an exponential impact by sharing the gospel and transforming more lives through your favorite Cru® ministries and the work of the Cru missionaries that you generously support.

Cru Foundation® offers charitable solutions that can help you discover:

- Giving options that won't drain your cash or checking account.
- Unlocking the full value of your business or real estate.
- Receiving income now or later while giving generously.
- Achieving flexibility and adaptability in your giving.

Cru Foundation is committed to helping you make wise tax decisions, invest your resources and optimize your greatest kingdom impact yet.

We'd love to help answer your questions about these and other strategic giving options! **Contact us today by email at [info@crufoundation.org](mailto:info@crufoundation.org) or by phone at 800-449-5454.**



# We Can Help With:

## ▶ GIFTS OF APPRECIATED SECURITIES

Do you have stocks, mutual funds or other marketable securities? You can give them outright to support your favorite Cru ministries and missionaries. Give before you sell to receive a charitable deduction for the full fair market value and owe no capital gain tax on the appreciation.

For more information, go to:

**[crufoundation.org/stock](http://crufoundation.org/stock)**

## ▶ IRA QUALIFIED CHARITABLE DISTRIBUTIONS

If you are 70 1/2 or older, you can make a Qualified Charitable Distribution (QCD) from your IRA. A QCD is a direct transfer of funds from your IRA custodian directly to a qualified charity, like Cru. QCDs can be counted towards your Required Minimum Distribution at age 73.

For more information, go to:

**[crufoundation.org/qcd](http://crufoundation.org/qcd)**

## ▶ WILL AND ESTATE GIFTS

Wills can be a simple and safe way of giving to Cru after your lifetime. A gift made through your Last Will and Testament or Revocable Living Trust provides a legacy that will help reach future generations for Christ.

For more information, go to:

**[crufoundation.org/bequest](http://crufoundation.org/bequest)**

## ▶ GIFTS OF PART OF A BUSINESS

Do you own a business or multiple enterprises? If so, that enterprise could serve you well as a means to lower your adjusted gross income. With tax-wise planning, you can donate a portion of your business to charity and gain a valuable current-year tax deduction. This can also be done while retaining full control of your business. You actually keep more today, to reach tomorrow's goals for you, your business and your family — all while growing and giving portions of your business income to accelerate the Great Commission.

For more information, go to:

**[crufoundation.org/business](http://crufoundation.org/business)**

## ► GIFTS OF APPRECIATED REAL PROPERTY

Do you own real estate such as a home, vacation property, vacant land, farmland, ranch or commercial property which is no longer needed for its original purpose or income production? By donating real estate (or a percentage) to charity, you receive an immediate tax deduction for the appraised fair market value, avoid paying any capital gains tax and remove the property from your estate for probate and estate tax purposes.

You can also gift real property outright, through your estate, or through a charitable remainder trust. Appreciated, unencumbered real estate that you have owned for more than one year can provide tax advantages while at the same time reaching the world for Christ!

For more information, go to:

**[crufoundation.org/real-estate](https://crufoundation.org/real-estate)**

## ► GIFTS OF FARM COMMODITIES

If you're a producer or farmer of agricultural goods, such as crops or livestock, and you desire to make an impact with your resources, consider donating these commodities directly to support your favorite ministries and missionaries. This allows you to make a charitable contribution before the products are realized as taxable income, providing federal and state income tax savings and self-employment tax savings.

For more information, go to: **[crufoundation.org/agriculture](https://crufoundation.org/agriculture)**



*“[Cru Foundation] really kind of opened our eyes to allow us to do some things that we would like to do with some of the proceeds from the [property] sale. And at the same time, save a significant amount of money in taxes, which gives us even more money [to give away].”*

**Bill & Debbie Summers**  
Cru Partner,  
Missouri



# Other Charitable Tools

## ► CHARITABLE GIFT ANNUITY

A Charitable Gift Annuity is a simple and safe way to receive quarterly or yearly fixed payments for you or your loved ones. In exchange for a gift of at least \$5,000, you can receive a fixed income stream backed by Cru Foundation.

For more information, go to: [crufoundation.org/cga](https://crufoundation.org/cga)

## ► CHARITABLE REMAINDER TRUST

A Charitable Remainder Trust makes payments, either a fixed amount (annuity trust) or a percentage of trust principal (unitrust), to whomever you choose to receive the income.

In certain situations, Cru Foundation can serve as trustee, direct the investment of the trust assets, and oversee all legal, accounting and administrative matters, at no additional cost to you. At the end of the trust term, your charitable gift is used to fund the designated Cru ministry or missionary work of your choice, leaving a legacy in the kingdom of God.

For more information, go to:  
[crufoundation.org/charitable-remainder-trust](https://crufoundation.org/charitable-remainder-trust)

## ► GIFTS OF LIFE INSURANCE

When you name Cru as the beneficiary to receive all or a portion of the proceeds of a life insurance policy, you can support your favorite Cru ministries and missionaries.

Cru Foundation can help you with tax-wise strategies to use your policy either now or in the future to further the gospel.

For more information, go to:  
[crufoundation.org/life-insurance](https://crufoundation.org/life-insurance)



# Our Premium Services

MOST  
POPULAR

## ► ESTATE DESIGN SERVICE

How do you know which of these options would best fit your own unique situation?

The answer is to obtain wise counsel from trusted charitable professionals who not only know the techniques but also share your spiritual values.

Cru Foundation offers you individualized services to build personal strategies for stewardship and create a framework for a new will or trust. We are here to serve. That means no fees, no commissions, no products and without obligation. And your personal information is always confidential and secure.

To download our Estate Planning Guide, go to:  
**[crufoundation.org/estatedesign](http://crufoundation.org/estatedesign)**

## ► DONOR ADVISED FUND

The Great Commission Donor Advised Fund (GCDAF) serves as a financial tool much like a private foundation, but offers more attractive options when it comes to realizing your personal charitable objectives.

With a GCDAF, there is no administrative fee and low-cost investment options. Donate cash, stocks, real estate or even a portion of your business and receive a tax receipt. You have the flexibility with a Great Commission Donor Advised Fund of giving to your charity(s) of choice, now or over time.

For more information go to:  
**[crufoundation.org/GCDFAF](http://crufoundation.org/GCDFAF)**



*“We had no idea that there was any such thing as a donor advised fund. The first time we heard of it was through [Cru Foundation]. When we found Cru Foundation, it was like, ‘Oh, now we’ve come home.’ We know that they have the Great Commission at heart and are like minded. We know there are no other ulterior motives to this work that we’re doing. We’re all on the same page.”*

**Dan & Stephanie McKeen**  
Cru Partner, Minnesota





# Our Team

**Steve Nichols** - Senior Gift & Estate Design Specialist

**Janet Richards** - Gift & Estate Design Specialist

**Kathleen Brubaker** - Chief Operations Officer

**Eric Fleshood** - Chief Executive Officer

**Ryan Harkey** - Giving Strategist

**Heidi Hodges** - Major Gift Coordinator & Asset Manager

**Sully Alvarez** - Donor Relations & Gift Program Admin.

**Harmonee Jones** - Financial Coordinator

**Keva Lomax** - Donor Relations & Gift Program Admin.

**Stacey Kirk** - Financial Administrator



Accelerating the Great Commission  
through smarter generosity.

CONTACT US

**100 Lake Hart Dr. #3600**

**Orlando, FL 32832**

800-449-5454

[info@crufoundation.org](mailto:info@crufoundation.org)

[www.crufoundation.org](http://www.crufoundation.org)

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.