

PLANNED GIVING SERVICES

Services provided by MB Foundation
to help you impact lives for eternity.



We should seek to manage God's resources in a way that truly honors Him!



IMPACTING LIVES FOR ETERNITY

Jesus – Our Perfect Example

At the center of a Christian's faith journey should be a desire to know God personally and live a life that honors Him. What better example do we have than Jesus Himself? In John 4:34, Jesus told His disciples that His purpose was to do *"the will of Him Who sent me and to finish His work."* This should be our heart's goal as well as, to know that at the end of our lives we can confidently say – as Jesus did – our work for the Lord "is finished."

Doing the will of God can take many forms in our daily lives. It could mean answering a call to full-time ministry or delivering a meal to a family in need. Recognizing that God has blessed us with everything we have – and is the True Owner of our possessions – means we should seek to manage these resources in a way that truly honors Him and "finishes His work." Investing in ministries that are actively impacting lives for Christ is a great example of good stewardship – not giving out of obligation, but because you want to affirm their future, leave a legacy of faith, and finish well. When you practice wise stewardship of God's resources, a wonderful by-product is the peace of knowing that you're living obediently and blessing peoples' lives in significant ways. *"Therefore, as we have opportunity, let us do good to all people, especially to those who belong to the family of believers"* (Galatians 6:9-10).

We want to help you discover simple ways you can practice biblical stewardship and bless Kingdom work. We trust that this brochure will help explain the practical giving tools at your disposal and unpack the ways you can financially bless the ministries you appreciate – during and after your life – ensuring peoples' lives are impacted for years to come.

IMPACT YOU CAN MAKE TODAY

Current Gifts

One of the simplest ways you can bless the ministry you love is with an outright gift. These gifts are donations you make during your lifetime. Most are eligible for a tax deduction and some provide even greater tax benefits, as listed below. The stipulations for an outright gift is that they must be complete and are 100% irrevocable. You can give an outright gift in the form of:

CASH. These gifts are fully tax-deductible up to 50% of your adjusted gross income.

SECURITIES OR REAL ESTATE. This is an effective gift option, particularly if the securities, mutual funds, or real estate are highly appreciated in value. You can claim an income tax deduction for their current value and you are not taxed on the gain. The tax deduction on these gifts is usually limited to 30% of your adjusted gross income, although any unused amount can be carried forward for five years. According to IRS rules, a qualified appraisal will be required.

FARM COMMODITIES. The gifting of grain or livestock is a good option for some. It is required that MB Foundation be notified in advance of the gift and then authorize you to serve as our agent in selling the product. The benefit to you the donor is not in a gift deduction, but rather in a tax reduction in reportable taxable income.

IMPACT YOU CAN MAKE TOMORROW

Legacy Gifts

Another form of charitable generosity is called giving Legacy Gifts. These are different from outright gifts because they are donations you arrange to give after your death – although many provide benefits you can still enjoy during your lifetime. (Because they are included in an individual's Estate Plan, they're also often referred to as "Planned" gifts.) Legacy gifts have earned their name because when you include a ministry you appreciate in your Estate Plans, you leave a powerful testimony to your family and loved ones about what was most important to you during your lifetime – honoring God and doing His Will. The primary giving tools for legacy gifts are:

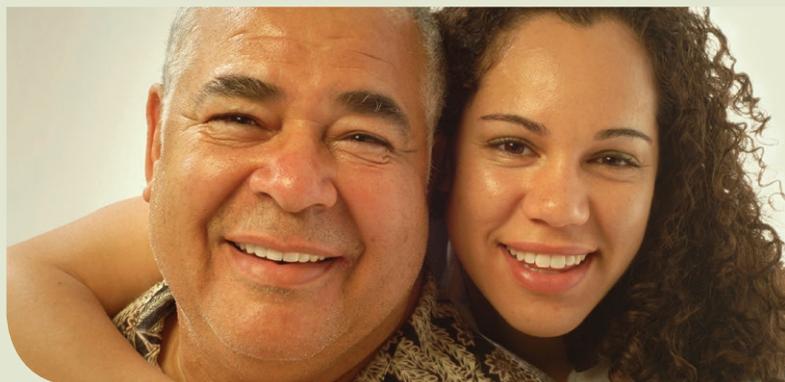
BEQUESTS. A bequest is a gift made to charity in your Will or Trust. One significant benefit of making a gift by bequest is that it allows you to continue to use the property you will leave to the charity during your life. If you're interested in making a bequest, MB Foundation provides an excellent service called "Biblical Estate Design" to help you get started.

BENEFICIARY DESIGNATIONS. This tool allows you to bless as many charities as you like from your retirement account, life insurance policy or other financial account simply by naming MB Foundation as a beneficiary. Then you simply fill out a special form directing MB Foundation where to distribute funds and what amount to send to your favorite charity.

ENDOWMENTS. Similar to a cash gift an endowment is a sum of money, permanently set aside for the benefit of a charitable organization, which is invested in long-term growth. But unlike cash, an endowment

also produces an annual income stream for the organization. Endowments are a gift you can give now – and later too.

LIFE ESTATE AGREEMENT. This tool provides a way for you to donate a home or farmland to charity when you are still living without having to vacate the property or give up any benefits while continuing to use the asset during your lifetime.



CHARITABLE GIFT ANNUITIES. CGAs are a simple arrangement that involves a charitable gift and an annuity. You make the gift (part of which is tax deductible), and then you receive fixed annuity payments each year for the remainder of your life. When you go to be with the Lord, the charitable gift goes to the ministry of your choosing.

CHARITABLE REMAINDER TRUSTS. CRTs let you convert a highly appreciated asset into a lifetime income without having to pay capital gains tax and/or recapture tax (if depreciation has been taken on the asset). Estate taxes are avoided and you receive a partial income tax deduction. The remainder is designated to the charity of your choosing.

TAKE YOUR GIVING TO A NEW (AND SIMPLER) LEVEL

One of the simplest ways to give real estate, stocks, mutual funds or commodities is through a Donor Advised Fund. This is an account you create with MB Foundation for setting aside money or assets, receiving immediate tax benefits and then controlling the timing of when and where you give those funds. It's like having your own charitable giving account.

THE PROCESS IS SIMPLE:

- 1. GIVE.** Fund your "account" with anything of value – marketable assets including the lists above, equipment, or business interests – and receive a receipt for your gift.
- 2. GROW.** Add to your fund or invest for growth with one of their Allocation Models. "Growing the gift" allows you to target special giving projects or maintain your giving during lower income years.
- 3. GRANT.** Simply contact MB Foundation directly or log in to your account online to grant a gift from your DAF whenever God puts a ministry on your heart.

Utilizing a Donor Advised Fund for your outright gift carries the benefits of professional assistance from MB Foundation and the flexibility to distribute gifts over time.



At MB Foundation, our vision is to “encourage biblical principles of financial stewardship and generosity, resulting in the gathering, management, and distribution of financial resources for Christ and His kingdom.” Rooted in 1 Timothy 6:17-19, we help individuals and organizations develop and practice biblical stewardship.

“Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.”

1 TIMOTHY 6:17-19

While many organizations talk about planned giving through a very technical lens, MB Foundation approaches giving from a Christian perspective, communicating how these tools are an excellent way to practice biblical stewardship and helping us pass that information on to our valued donors, like you.

We hope this brochure has helped paint a clearer picture of the many ways you can plan to bless the ministries nearest to your heart and invest in God’s Kingdom in a creative way.

To learn more about outright gifts, planned giving tools or updating your Estate Plan, please feel free to visit our website at mbfoundation.com or contact us directly at **800.551.1547** to get started today.



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