

The Everlasting Fund: An Endowment Fund

"Whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully." – 2 Corinthians 9:6

Prayer Reflection:

Generous God, help me trust in the quiet power of giving. May what I sow in Your name bear fruit for many years to come.

Quick Way to Make a Difference, Forever

The Everlasting Fund allows you to:

- Provide charitable dollars that continue to grow year after year.
- Offer dependable, permanent support for the ministries you love.
- Preserve what matters most to you for generations to come.
- Create positive change through Catholic-compliant investments.
- This fund can be created during your lifetime or established through a gift in your estate plan.



How Does an Everlasting Fund Work?

1

A gift of \$20,000 or more will establish your Everlasting Fund.

2

This initial amount is invested for growth in a Catholic-compliant portfolio.

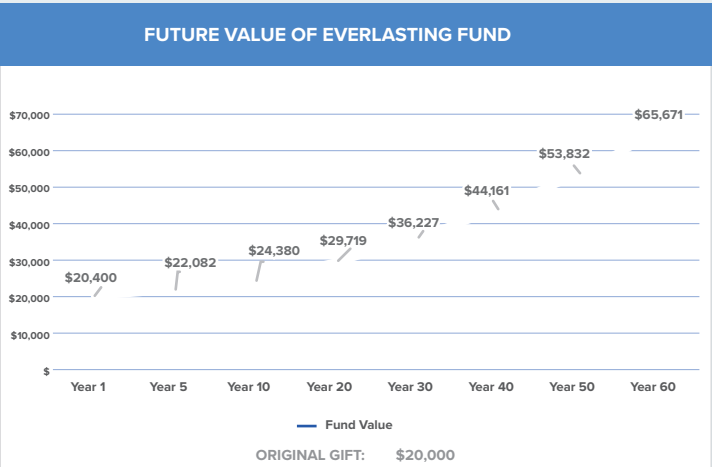
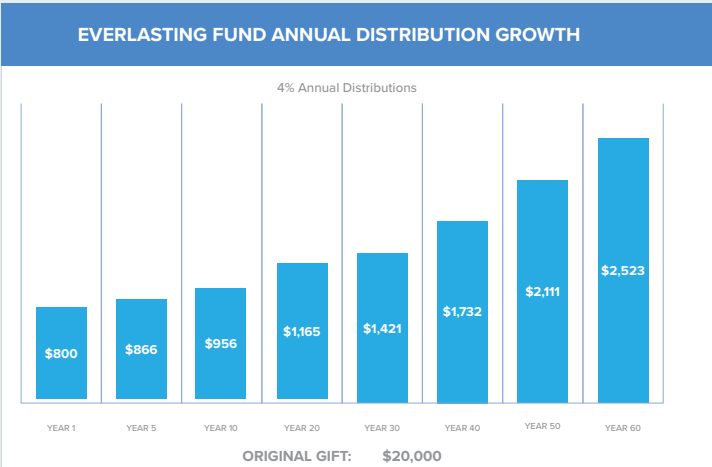
3

Each year, a percentage of the fund's value, guided by our spending policy, is distributed to your designated ministry.

4

This process repeats annually, and with positive investment returns, your fund has the potential to grow allowing charitable distributions to increase over time.

The Power of Your Gift Over Time: Example of an Everlasting Fund with an Original Gift of \$20,000



CUMULATIVE DISTRIBUTIONS

After:	10 Years	20 Years	30 Years	40 Years	50 Years	60 Years
	\$8,760	\$19,438	\$32,454	\$48,322	\$67,664	\$91,191

ASSUMPTIONS

Annual Average Growth	6%	5% is Max Distribution
Annual Average Distributions	4%	Average is 3-5%

The Everlasting Fund Is for Everyone

"Each must do as already determined, without sadness or compulsion, for God loves a cheerful giver."

– 2 Corinthians 9:7

Prayer Reflection:

*God of eternity, may the seeds I plant today grow into blessings that endure.
Let my legacy become a testament to Your enduring love.*

- It doesn't take great wealth to make a lasting difference.
- You can contribute assets in lieu of cash.
- Simple beneficiary designations eliminate the costs associated with estate planning.
- Gifts of non-cash assets like appreciated stock or IRA QCDs can provide multiple tax benefits now.

Ways to Create Your Everlasting Fund

"Entrust your works to the LORD, and your plans will succeed." – Proverbs 16:3

Prayer Reflection:

Lord, bless the plans I make with You at the center. Help me build something lasting, not for my glory, but for Yours.

Give Over Time

Build your Everlasting Fund gradually through recurring contributions at a pace that aligns with your budget and your giving goals.

Give as a Group

Families, parishes, or communities can come together to create an Everlasting Fund, minimizing individual commitment while multiplying collective impact. It is also a powerful way to honor or memorialize a cherished priest, teacher, or loved one - ensuring their legacy continues through the ministries and causes they loved.

Include a Gift in Your Will

You can make a big impact tomorrow without giving anything today. By including a gift in your will or naming a ministry as a beneficiary, you help your faith live on for future generations.

Examples of Everlasting Fund name structures:

- The John Smith Endowment Fund
- The Smith Family Endowment Fund
- The Mary Smith Memorial Endowment Fund
- The St. Mary School Endowment Fund for Student Support
- The St. Mary Women's Guild Endowment Fund

What Can You Use to Fund Your Everlasting Fund?

- Cash - May be eligible for charitable tax deductions.
- Stock - May be eligible for double tax savings: no capital gains tax and charitable tax deduction.
- Donor Advised Fund Grant – dollars already restricted for charitable purposes.
- IRA Qualified Charitable Distribution - Donors 70 ½ or older qualify to give \$115,000 per person (2026) each year.
- A gift in your will or trust
- Beneficiary designation (i.e. IRA, Annuity, Life Insurance Policy, etc.)

Not Sure What to Do With These Assets?

An Everlasting Fund can be established with more than just cash:

- Real estate (even vacation homes)
- Life insurance policies
- Investment accounts
- Retirement funds



Create Your Everlasting Fund Today

Contact one of our Charitable Giving Advisors today at **(407) 246-4889** to start your fund and experience the joy of watching your dollars grow as it transforms lives and creates lasting impact on the ministry you love.