

# The Harvest Fund: A Short-Term Invested Fund

*"There is a time to sow and a time to reap." – Ecclesiastes 3:2*

## Prayer Reflection:

*Gracious God, help me give with faith and purpose. Let my generosity support Your work both today and tomorrow, whenever it is needed most.*



## A Flexible Way to Support Ministry with Purpose

### A Harvest Fund allows you to:

- Provide long-term charitable support while maintaining distribution flexibility.
- Sustain ministries you love with a fund designed to last but accessible if needed.
- Preserve your values with Catholic-compliant investments.
- Respond to urgent needs or opportunities with ease.
- Create a lasting legacy without the permanence or restrictions of a true endowed everlasting fund.

### How Does a Harvest Fund Work?

1

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

2

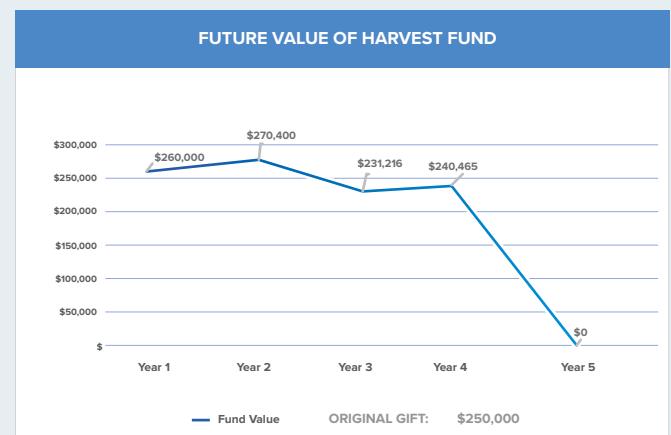
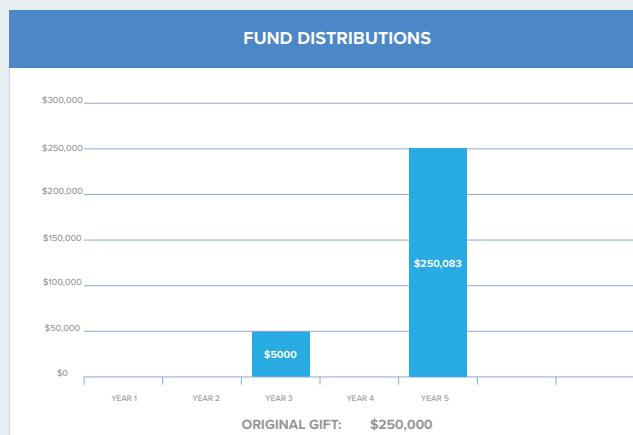
The fund is invested in a Catholic-compliant portfolio to grow over time.

3

Let the fund grow and use only as needed or setup for annual distributions like a traditional endowed everlasting fund.

4

Unlike a traditional endowed everlasting fund, the principal can be accessed if priorities shift or needs arise.



This is an example of a Harvest Fund established for a specific future capital need. After 5 years the initial \$250,000 donation turned into a \$300,000 impact!

### CUMULATIVE DISTRIBUTIONS:

After:	3 Years	4 Years	5 Years
	\$50,000	\$50,000	\$300,083

### ASSUMPTIONS:

Annual Average Growth	4%
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# Ways to Create Your Harvest Fund

*"Let us not grow tired of doing good, for in due time we shall reap our harvest."*

— Galatians 6:9

## Prayer Reflection:

*Lord of all time, may my gift be a light for others—meeting today's needs and sowing hope for the future. Guide its use to reflect Your compassion and care.*



### Give Over Time

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



### 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.



### Give as a Group

Families, parishes, or communities can come together to create a Harvest 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.

## What Can You Use to Fund Your Harvest 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?

A Harvest Fund can be established with more than just cash:

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

## Create a Harvest Fund Today

Call (407) 246-4889 to speak with one of our Charitable Giving Advisors today 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.

