

# Legacy Gifts: Costs Nothing Today. Changes Everything Tomorrow.

*“The good leave an inheritance to their children’s children.”*

— Proverbs 13:22

## Prayer Reflection:

*Eternal God, may I leave behind more than possessions—may I leave behind faith, hope, and love that endure through the generations.*

## What is a Legacy Gift?

A **legacy** or **planned gift** is a powerful way to express your faith and values beyond your lifetime. It allows you to provide for the ministries you love without sacrificing the resources you need today.

You can make a legacy gift by simply naming your parish, school, or other Catholic ministry as a beneficiary of:

- Your will or trust
- Your IRA, life insurance, stocks, or other financial accounts

## Why Does It Matter?

Once you've provided for your loved ones, a legacy gift to the Church becomes a powerful act of faith that echoes far beyond your lifetime. It's a way to:

- Pass on your Catholic values and faith to future generations, especially your children and grandchildren.
- Invest in the future of our Catholic community by supporting vocations, Catholic education, and vital outreach programs.
- Create a lasting impact through endowments, annuities, bequests, or donor advised funds that continue your mission of service.
- Find deep personal fulfillment - not from material wealth, but from knowing your generosity is making a difference for eternity.

A legacy gift is more than a financial decision, it's a spiritual one.

It's your final testimony of trust in God's providence and a powerful witness to the Gospel values you hold dear.

## What Can These Gifts Do?

### Create lasting, transformational impact

Once your loved ones are cared for, your gift can sustain ministries that serve the poor, form seminarians, educate children, and build vibrant Catholic communities.

### Establish a fund that gives year after year

Your generosity can live on, providing annual support for generations through a fund aligned with your values.

## How Can You Create a Planned Gift?

By partnering with The Catholic Foundation of Central Florida, you can create a planned gift that reflects your faith, supports the Church's mission, and ensures a lasting impact while preserving your family's financial future.

## Your Planned Giving Options

Explore flexible, meaningful ways to make a lasting impact:

| Gift Type                                 | What You Receive  | How It Helps the Church  |
|---|---|--|
| Bequest (Will/Trust)                      | Make a meaningful gift without affecting your finances during your lifetime | Strengthen your favorite parish, school, or ministry with a final gift of charity  |
| Charitable Gift Annuity                   | Guaranteed lifetime income + immediate tax benefits                         | Provide a future gift for a diocesan ministry  |
| Beneficiary Designations                  | Simple, tax-efficient giving using IRA, 401(k), or life insurance           | Support vital ministries without reducing current assets   |
| Stewardship, Harvest or Everlasting Funds | Flexible giving now and beyond your lifetime                                | Fuels the future of the Church through support of ministries like tuition assistance, vocations, faith formation, and outreach |

# Begin Your Legacy Today

Leaving a legacy rooted in faith is easier than you think. With a few simple steps, you can make a lasting impact on the ministries you care about and pass on your Catholic values for generations to come.

## Steps to Begin

**1** Use FreeWill to draft a will or simply help you get organized, for free! You can choose to include a gift to your parish, school, or the Foundation.



[freewill.com/cfocf](http://freewill.com/cfocf)

**2** Want professional guidance? Enjoy a free 1-hour consult with a vetted Catholic estate planning attorney or financial advisor from our Planned Giving Advisory Council.



[cfocf.org/advisorycouncil](http://cfocf.org/advisorycouncil)

**3** Let us know about your planned gift so we can understand your wishes, ensure your gift is used as intended, and welcome you into our Vivos Christi Legacy Society, a special community of faithful stewards committed to building the Church for future generations.



[Download Legacy Form](#)



## Become a Member of The Vivos Christi Legacy Society

### Membership includes:

- Personal letter along with a note and certificate signed by our Bishop
- Exclusive welcome kit: rosary, prayer card, reflections, lapel pin
- Invitations to special events and planning resources

Your legacy is more than a gift—it's your witness of faith.

*"Tell them to do good, to be rich in good works, to be generous, ready to share, thus accumulating as treasure a good foundation for the future, so as to win the life that is true life." – 1 Timothy 6:18-19*

Learn more at [cfocf.org/leavealegacy](http://cfocf.org/leavealegacy) or contact one of our Charitable Giving Advisors



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Scan here to visit:  
[cfocf.org/leavealegacy](http://cfocf.org/leavealegacy)



# 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.

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# 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

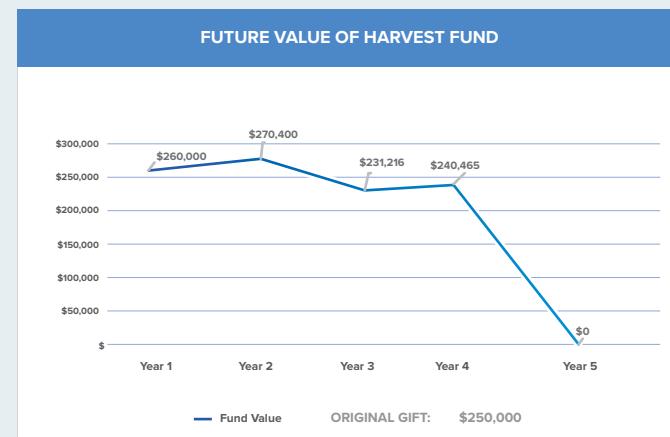
The fund is invested in a Catholic-compliant portfolio to grow over time.

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% |
|-----------------------|----|

# 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.



# The Stewardship Fund: A Catholic Donor Advised Fund

*"They shall not appear before the LORD empty-handed, but each with his own gift, in proportion to the blessing which the LORD, your God, has given to you." – Deuteronomy 16: 16-17*

## Prayer Reflection:

Lord, help me to be a faithful steward. Let me use the resources You've blessed me with in ways that honor You and bless others.

## Your Mini-Foundation Rooted in Faith

### A Donor Advised Fund allows you to:

- Utilize a flexible, simple tool to manage and maximize your giving.
- Simplify your annual and lifetime charitable giving.
- Make a single or recurring gift to support multiple charities.
- Grow your gift tax-free while being invested in a socially responsible way in accordance with Catholic values.
- You'll have the ability to name your fund (*and retain your ability to give anonymously*) without having to establish a private family foundation.



### How Does a Donor Advised Fund Work?

1

Your gift of \$5,000 or more establishes the fund in your name, the name of a loved one, or any name of your choice.

2

The fund will remain open as long as there is a balance of \$1.

3

You can add to the fund at any time.

4

It's your own mini-foundation without the hassle and administrative fees.

5

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

6

You can make gifts to multiple Catholic-compliant organizations while you are alive through our 24/7 fundholder portal.

### DONOR



Cash or Appreciated Securities



Capital Gains Tax Avoidance and Income Tax Deduction

### DONOR ADVISED FUND



Investment Management



Grant over time at your convenience

### CHARITIES



# Ways to Create Your Stewardship Fund

“

“Things in life change. The Catholic Foundation of Central Florida Donor Advised Funds give you the flexibility to manage, direct, and decide in a timely manner where the greatest needs may be...not only today, but in the future!”

**Kevin Bowler** | Ormond Beach



## Give Over Time

Build your Stewardship Fund gradually with recurring contributions at a pace that fits your budget and your charitable goals. You can recommend grants as you're ready, and involve your family in choosing ministries to support, creating a shared tradition of faithful giving.



## Include a Gift in Your Will

You can ensure your generosity continues beyond your lifetime by naming your Stewardship Fund in your will or estate plan. You may also name a successor advisor, such as a child or grandchild, to carry on your charitable wishes and pass your values on to the next generation.



## Give as a Group

Families, parishes, or small communities can establish a Stewardship Fund together, combining resources to maximize impact. It's a meaningful way to increase your charitable impact and invite others to participate in a shared legacy of faith-filled giving.

## What Can You Use to Fund Your Stewardship 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 – Yes, you can transfer dollars from another DAF to establish a Catholic Stewardship Fund.
- A gift in your will or trust
- Beneficiary designation (i.e. IRA, Annuity, Life Insurance Policy, etc.)

## Create a Stewardship 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.

Scan to visit:  
[cfocf.org/DAF](http://cfocf.org/DAF)



# Which Charitable Tool Is Right for You?

*"There are different kinds of spiritual gifts but the same Spirit." – 1 Corinthians 12:4*

## Prayer Reflection:

*Holy Spirit, guide me in using the gifts You have entrusted to me, both spiritual and material, for the good of Your Church and those in need.*

### Legacy Gift

For those who want to make a significant, positive difference while ensuring their own financial security during their lifetime.

### Everlasting Fund

For those who wish to make a forever impact in the Church and believe in the power of investments to grow charitable dollars effort-free.

### Harvest Fund

For those who wish to make a lasting impact in the Church and want to provide flexibility to respond to urgent needs with ease.

### Stewardship Fund

For those who give to various Catholic ministries and would like the benefit of administrative support and investment growth. This donor advised fund is a tax-advantageous tool for those who would like an income tax deduction but do not itemize.

## Tax Benefits

- **Legacy Gift** – While there is no current income tax deduction, legacy gifts may reduce estate tax burdens for your heirs through an estate tax charitable deduction. Additionally, naming a charity as the beneficiary of a retirement account (such as an IRA) can eliminate both income and estate taxes on those assets. This is especially powerful because IRAs left to heirs are typically subject to income tax, but when directed to charity, those taxes are avoided and the full value supports your charitable goals.
- **Everlasting & Harvest Funds** – The tax benefits depend on the type of asset you contribute. In many cases, you may be eligible for charitable income tax deductions while creating a lasting source of support.
- **Stewardship Fund** – Can be funded with gifts like cash or appreciated securities.
  - Cash contributions may qualify for an immediate income tax deduction.
  - Gifts of securities may also avoid capital gains tax, maximizing the impact of your gift.

# Ways to Give

*"Honor the LORD with your wealth, with first fruits of all your produce." – Proverbs 3:9*

## Prayer Reflection:

*Lord, help me to be a faithful steward. Let me use the resources You've blessed me with in ways that honor You and bless others.*

### Cash Donations

- Give directly to your favorite charitable fund.
- Eligible for an immediate income tax deduction.
- Simple, flexible, and effective for any donor.

### Stock Donations

- Donate appreciated stock held longer than one year.
- Deduct the fair market value of the stock.
- Avoid capital gains taxes, maximizing the impact of your gift.

### Cryptocurrency

- A charitable deduction may be available for crypto held longer than one year.
- Avoid capital gains tax by donating directly.
- A simple way to turn digital assets into lasting impact.

### IRA Qualified Charitable Distributions (QCDs)

- If you are 70½ or older, you can donate up to \$115,000 per person (2026) directly from your IRA each year.
- QCDs count toward your required minimum distribution (RMD).
- The donated amount is excluded from taxable income, reducing both income and estate taxes.

### Grants from Your Donor Advised Fund (DAF)

- Recommend grants to charities you care about—anytime, in any amount.
- Your tax benefits were realized when funding your DAF, so giving grants is simple and flexible.
- Choose to give in your name, with your family, or anonymously.

### Real Estate

- A charitable deduction may be available for appreciated property held longer than one year.
- Avoid capital gains tax by donating directly rather than selling.
- May also reduce estate taxes.

### Legacy Gift

- No current income tax deduction, but may reduce estate tax burdens for heirs.
- Naming a charity as beneficiary of a retirement account (such as an IRA) avoids both income and estate taxes, assets that would otherwise be taxable to heirs.
- Ideal for donors who wish to create a lasting, transformative impact while ensuring their own financial security during their lifetime.

Scan to visit:  
[cfocf.org/waystogive](http://cfocf.org/waystogive)



# Testimonies of Impact

“

I was blessed to have been raised in a Roman Catholic family where our faith came before anything else. In my career and personal life, I am very prudent with money in regards to which organizations I trust with my assets. After doing a thorough analysis of The Catholic Foundation of Central Florida, I felt confident that there was no other place that would honor our charitable legacy better.

**Ty McCormack** | Winter Park

“

Giving through The Catholic Foundation is meaningful because its mission is deeply rooted in serving our community and the needs of our diocese. It provides a powerful way to support Catholic ministries and initiatives - both immediately and for the long term - ensuring that we continue to advance God's work today and for future generations.

**Karen Monteleone** | Orlando

“

I love that our work is so growth-oriented. Charitable investments aren't just responsibly invested funds; they are a literal growing of God's abundance. Just as Christ took a few fish and created an abundant meal, so do our everlasting funds, harvest funds, and stewardship funds grow to spiritually and corporally nourish our Catholic ministries.

**Sarah Pinto** | Director of Philanthropy

*"If we wish to serve God and love our neighbor well,  
We must manifest our joy in the  
service we render to Him and them."*

— **St. Katharine Drexel**

## Prayer Reflection:

*Lord, fill my heart with the joy that comes from serving You. Help me to see each act of Charity in my time, treasure, and talent as a reflection of Your love.*



# Mission, Vision, Values and Testimonies

## Live like St. Katharine Drexel Prayer

*Heavenly Father,*

*You are the giver of life and everything we have is a gift from you.*

*You have shown us your infinite generosity by giving us Your son, Jesus Christ.*

*You inspired St. Katharine Drexel to dedicate her life and selflessly share her treasures with those in need.*

*May her example help us to be faithful stewards of your abundant gifts.*

*Teach us to be cheerful and grateful givers, so we can bring our Church spread throughout the world to its fullness of charity.*

*We ask this through Jesus Christ our Lord. Amen.*



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### Join the St. Katharine Drexel Society

A donation to The Catholic Foundation is a gift to all ministries, as our work and grant programs support vital ministries in every county of our Diocese.



## Mission

To inspire and increase giving, to prudently invest the resources entrusted to us, and to capably steward those charitable gifts to support the spiritual and corporal needs of the community of the Diocese of Orlando.

## Values



FAITH-FILLED  
PASSION



COLLABORATION



TRANSPARENCY



SERVANT  
LEADERSHIP



STEWARDSHIP



IMPACT

# Your Legacy Worksheet

*"For where your treasure is, there also will your heart be."* – Matthew 6:21

## Prayer Reflection:

*Lord, help me to recognize the people and values that have shaped my life.  
Teach me how to pass on the treasures of faith, love, and service to those who come after me.*

Take a moment to reflect on the values and experiences that have shaped your life. Your answers can help guide the creation of a meaningful and lasting legacy.

**1** Who or what has most shaped your character?  
How did they (or it) impact your life?

**2** If you could create that same impact for others,  
how would you do it?

**3** What are some changes you'd like to see in the world?

**4** How has your faith shaped your life?  
What role has it played in your values, choices, and hopes?

**5** What do you hope the Catholic faith will provide to future generations?

**6** What three words do you hope others will use to describe you and your legacy?

**7** How much is too much to leave for your heirs?  
What is enough for your heirs to assist and encourage self-sufficiency without leaving ruin?

*There is space on the back of this page to write your reflections.*



The Catholic Foundation of Central Florida has created a variety of resources to assist you in planning your legacy and passing your values on to your family. Visit our website or contact one of our Charitable Giving Advisors today to continue your journey!

Scan to visit:  
[cfocf.org/legacy](http://cfocf.org/legacy)

## Your Legacy Reflections:

