



# InFaith Endowment News

July 2018

Welcome to the second issue of InFaith Endowment News from InFaith Community Foundation. As a reminder, you'll receive this e-newsletter following each calendar quarter-end (April, July, October and January). Each issue contains an investment update, a planned giving topic for you to share with your supporters, ideas to grow awareness of your endowment fund and other timely updates.

**Quarterly Statement.** Your organization's quarterly statement is now available online. If you are your organization's Fund Advisor, [click here](#) to log in and access your statement. If you are not a Fund Advisor and would like to see your organization's statement, reach out to your Fund Advisor for access.

**Update from InFaith Investment Advisors.** Following a volatile start for investment markets in early 2018, performance of most equities markets improved in second quarter. U.S. equities outperformed international equities due to economic and political issues across Europe. Developed markets fared better than emerging markets because of trade war concerns. Fixed income investments provided nominal returns following the Federal Reserve's rate hike in June. We will continue to closely monitor investment markets and believe that charitable assets invested through InFaith are well positioned to capture positive performance and endure potential volatility in the years ahead.

More about InFaith Portfolio investment performance will be posted once available [here](#).

**Planned Giving: Qualified Charitable Distributions.** Those 70½ or older can roll-over distributions from an IRA to support your endowment fund or create a charitable fund that supports your endowment and other favorite charities. Qualified Charitable Distributions, often referred to as "QCDs", are one of the fastest growing giving options today. Your supporters may give any amount up to \$100,000 per year in this manner. Some also use QCDs to pay premiums on life insurance gifted to charity to make an even more significant gift upon death. InFaith is here to walk you and interested supporters through the process.

## RESOURCES

[Contact an InFaith Gift Planner](#)

[inFaithFound.org](http://inFaithFound.org)

Follow InFaith Community Foundation on [Facebook](#) and [Twitter](#) and [LinkedIn](#).

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## Tax Advantages of Giving QCDs

- The amount directed to your endowment fund at InFaith is not included in the individual supporter's adjusted gross income (AGI) but does count towards their Required Minimum Distributions (RMDs).
- Giving these assets to InFaith, versus taking required minimum distributions (RMDs) as income, helps some avoid the disadvantages that come with a higher adjusted gross income (AGI), such as higher Medicare premiums, self-employment or Social Security taxes, etc.
- There is no income tax due on the qualified IRA distributions sent directly to InFaith from the financial entity holding the donor's IRA.
- As QCDs are not subject to percentage limitations on charitable deductions, they offer an ideal strategy to those who have either exceeded maximum charitable deductions or do not itemize deductions.

More information on giving QCDs is [available here](#). You can promote this type of gift using InFaith's newsletter and bulletin inserts article on the topic, found on our website under [Planned Giving Educational Articles](#).

**Growing Awareness: Gift Planner Expertise.** InFaith's expert gift planners are here to serve you, your organization's supporters and their financial professionals by:

- Explaining giving options and benefits
- Facilitating gifts
- Answering questions

InFaith's gift planners have more than 50+ years in charitable planning and fundraising experience and are here to serve you. Read our [gift planner bios](#).

To contact an InFaith gift planner, call 800-365-4172.

## Additional Updates

- 2018 Scholarship Recipients Announced. In the last issue of *InFaith Endowment News*, we called for applications to our annual scholarship program for graduating seniors whose churches had an active endowment at InFaith. It's with great joy that we introduce this year's InFaith Scholarship recipient: Kyle Little. Kyle is a high school senior attending Concordia Moorhead in the fall and a member of Stockholm Lutheran Church in Cokato, Minnesota. We invite you to read his story and the story of other scholarship recipients [on our website](#).
- In addition to InFaith's collaborative fund scholarships, additional scholarships are made possible by individual InFaith donors who create scholarship funds for education – from preschool to postgraduate studies. In 2017, InFaith donors granted more than \$3.5 million in educational assistance including scholarships, tuition assistance and graduate fellowship programs.

**Questions?** Call 1-800-365-4172. Feel free to forward this to others in your organization who may be interested.

*InFaith Community Foundation is a national charity with a mission to serve donors, spread joy and change lives. Through InFaith, gifts are tailored to each donor's charitable interests and financial circumstances. InFaith Community Foundation is a proven steward of these gifts, earning consistently high ratings from Charitable Navigator for sound fiscal management and GuideStar for transparency and commitment to excellence. Together with donors, InFaith grants millions of dollars annually to charities serving local, national and global communities.*

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