GENERATIONS | *Strategies for Giving*

GENERATIONS is first and foremost a discipleship effort—an invitation to trust God with what He has placed in our hands and invest in what He will do through the generations to come.

As you prayerfully consider your three-year giving intention, remember that generosity does not have to come from income alone. God may have entrusted you with resources—savings, investments, appreciated assets, retirement funds, or other property—that provide additional opportunities to give.

This guide introduces several ways you might participate in **GENERATIONS.** Some strategies may also provide tax advantages depending on your individual circumstances. For some households, **GENERATIONS** may involve one of these strategies. For others, it may be a combination of several over the three-year period.

Begin with prayer. Then consider not only what you can give from your income, but what God may have already placed in your hands.

GIFTS OF CASH

For many households, the simplest way to participate in **GENERATIONS** will be through cash gifts over the three-year campaign. Cash gifts may come from income, savings, bonuses, tax refunds or other income earned or received during the campaign.

Cash gifts may be made online, by check or through electronic bank transfer (ACH). You may choose to give weekly, monthly, annually, or according to another schedule that works best for you. Visit **thecross.com/generations** for our mailing address, the link to make an online gift and other ways to make a gift of cash.

STOCKS & APPRECIATED SECURITIES

Appreciated stocks, bonds, mutual funds, or other publicly traded securities can be a tax-efficient way to make a significant **GENERATIONS** gift.

When appreciated securities are transferred directly to The Cross Church rather than sold first, you may be eligible for a charitable deduction and may avoid recognizing some or all of the capital gain, subject to applicable tax rules. This can allow you to give from assets you already own while preserving cash for other needs.

Please contact us for instructions on how you can transfer stock or bonds from your brokerage or investment account to The Cross Church investment account or visit **thecross.com/generations**.

DONOR-ADVISED FUNDS

If you have a donor-advised fund (DAF), you may recommend a grant to The Cross Church in support of **GENERATIONS.** A DAF can be a convenient way to use charitable resources you have already set aside for ministry and other charitable purposes. Contact your sponsoring organization to recommend a grant to The Cross Church and indicate **GENERATIONS** as the purpose of the grant.

QUALIFIED CHARITABLE DISTRIBUTIONS FROM AN IRA

If you are age 70½ or older, you may be eligible to make a Qualified Charitable Distribution (QCD) directly from your IRA to The Cross Church. A QCD may provide tax advantages while allowing you to support **GENERATIONS.** Consult your tax or financial advisor to determine whether a QCD is appropriate for your circumstances, and contact your IRA custodian to initiate the distribution directly to The Cross Church.

REAL ESTATE & OTHER APPRECIATED ASSETS

For some households, an appreciated asset may provide an opportunity to make a larger gift than would otherwise be possible from current income.

Potential gifts could include real estate, land or other appreciated property. Depending on the asset and your circumstances, giving an appreciated asset directly rather than selling it first may provide tax advantages.

Gifts of real estate and other non-cash assets require advance review and acceptance by The Cross Church. Please contact us before transferring or making arrangements to transfer any non-cash asset.

LEGACY & ESTATE GIFTS

Some households may also wish to include The Cross Church in their long-term estate or legacy planning through a will, trust, beneficiary designation, life insurance policy, or other planned gift.

These strategies can provide opportunities to make a lasting investment in the mission and ministries of The Cross Church beyond your lifetime.

Because estate and planned gifts involve individual legal, financial and tax considerations, we encourage you to work with your attorney, financial advisor, or tax professional and contact The Cross Church before establishing a planned gift.

EMPLOYER MATCHING GIFTS & CORPORATE SPONSORSHIPS

Hope for the Cities is a 501(c)(3) nonprofit organization that serves our communities through practical initiatives addressing needs such as food insecurity, education, community support, and other areas of local impact. Because Hope for the Cities is organized separately from The Cross Church as a non-religious charitable organization, it may qualify for employer matching gifts, corporate grants, or sponsorship opportunities that are not available to the church, multiplying your generosity beyond the resources you give personally.

A NOTE ABOUT TAX & FINANCIAL PLANNING

The Cross Church does not provide tax, legal or investment advice. The information in this guide is general in nature and may not apply to your circumstances. Please consult your tax, legal or financial advisor before making a gift involving securities, retirement assets, real estate, trusts, or other non-cash assets.

THECROSS.COM | Spreading God's Fame
1870
GENERATIONS
THE CROSS CHURCH
All Aboard | ESTABLISHED.1870