# 3. Avoid Grant Denials

A growing coalition is pressuring secular DAF sponsors to deny grants to some charities. For example, selfappointed watchdogs have put some well-known Christian groups on blacklists. DAF sponsors have the power to change their policies without warning and ban grants to groups with whom they disagree. The GCDAF is aligned with your giving priorities and Christian values.

# 4. Operate a "Private Foundation" Without the Hassle and Expense

The GCDAF can help accomplish charitable goals but without the headaches of a private foundation, like filing tax returns; disclosing grants, investment fees, trustee names and staff salaries; startup and maintenance costs; administrative burdens and being subject to excise taxes. Perhaps best of all, GCDAF contributions provide higher deductibility limits that allow for greater leverage of God's resources.

# 5. Leverage Your Appreciated Assets

Donating appreciated assets into the GCDAF saves on both income and capital gains taxes. Other types of appreciated assets, like real estate or business interests, can be put in the GCDAF for the same benefit. You can unleash the true power of the assets God has entrusted to you to share the gospel worldwide.

# Establish a Great Commission Donor Advised Fund Today!

### **APPLY**

Complete the secure application online to get started.

### CONTRIBUTE

Transfer cash, stocks, real estate or even a portion of your business and receive a tax receipt.

### **DISBURSE**

Use your online account to advise disbursement of the funds to support your favorite charitable organizations.

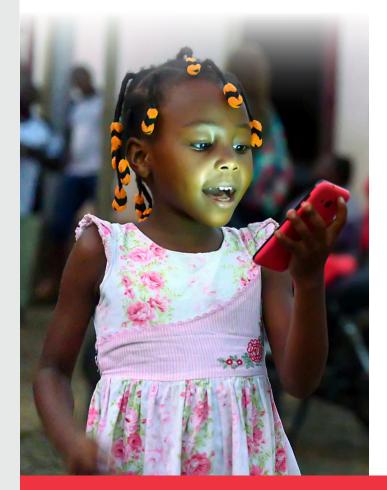
- Apply online at crufoundation.org/GCDAF
- Call us at 800-449-5454
- Email us at info@crufoundation.org



100 Lake Hart Drive, #3600, Orlando, FL 32832

# 10 Benefits of a Great Commission Donor Advised Fund

Get **even more** out of these flexible and powerful accounts!



You may be familiar with the benefits that make all donor-advised funds so popular, like tax savings, streamlined giving and easier record keeping. All good things.

But many people don't realize there are additional ways to get even more out of these flexible and powerful accounts ...

# 1. Utilize Double Tax Savings

Instead of cash, gift appreciated stock to a Great Commission Donor Advised Fund (GCDAF) account. Many people sell stock, pay the tax on capital gain, and then gift cash. But gifting the stock directly allows you to bypass the capital gain while also enjoying a tax deduction for the entire amount!

# 2. Add Flexibility to Your Estate Giving

You can connect your estate plans to the GCDAF so a specific percentage of the estate will flow into your Fund account. Distributions to ministry can be immediate or deferred, or you can name a trusted person to advise distributions. If your giving plans change, unlike a will or trust, you can easily update your distribution plan for free, saving you time and money.

# 6. Harness Tax-Free Growth

The investment inside of the GCDAF is not subject to capital gains tax and grows tax-free. The GCDAF can be set up to work like an endowment so that the principal is invested for long-term growth and returns on the principal can be redeemed for granting.

# Time Your Distributions for Greater Effectiveness

Increase your impact by offering a matching or challenge grant to your favorite ministry. With the GCDAF you can meet tax deadlines now while giving the ministry time to raise matching funds. If you're a business owner, you can also use the GCDAF to set up a company fund to match employee giving.



# 8. Form a giving circle

The GCDAF allows you to pool funds with like-minded friends who are passionate

about ministry. By combining contributions into one larger effort, you and your friends can have the satisfaction of "moving the needle" on an important project or

# Administrative Fees: They're Not All the Same

The hour is urgent. The needs are great. You are generous. That's why we have eliminated the administrative fee on a Great Commission Donor Advised Fund! This means more of your contribution is freed up to express the kindness of Jesus through Cru, your church or other charitable organizations that you support.

Donor-Advised Fund Administrative Fee Comparison*				
	SECULAR SPONSORS			CRU
BALANCE	FIDELITY	SCHWAB	VANGUARD	FOUNDATION
\$250,000	\$1,500	\$1,500	\$1,500	
\$500,000	\$3,000	\$3,000	\$3,000	
\$1,000,000	\$4,500	\$4,500	\$4,500	
\$2,000,000	\$6,500	\$6,500	\$5,800	( \$0.00
\$3,000,000	\$8,250	\$8,250	\$6,900	
\$4,000,000	\$9,750	\$9,750	\$8,000	
\$5,000,000	Call for fee	\$11,250	\$9,500	

<sup>\*</sup> Blended Annual Account Rates as of 4/4/2024 - Check with specific sponsors for exact fees.

The chart above shows how administrative fees can add up to thousands of dollars that could go to accelerating the Great Commission. A typical annual DAF administrative fee is .60% or \$3,000 on a balance of \$500,000.

## For example, a \$3,500 administrative fee saving could enable you to:



Send a **film team** to reach unreached people for <u>three</u> months.



Provide a team with a motorbike to reach remote villages.



Equip a team with a church planting projector backpack kit to reach people in Africa or Asia.



Allow up to 200,000 people to experience Jesus online.



Broadcast "JESUS" to up to 240,000 people through television and radio.

This is why we've eliminated the administrative fee on a Great Commission DAF!

outreach. Uniting around goals and a giving strategy is a great catalyst for deeper fellowship and generosity.

# 9. Protect Your Privacy

The GCDAF can protect you, your family and your business from unwanted public attention. Individual donor names can be kept confidential, and grants can be made anonymously.

## Pass your values to your children and grandchildren

Involve your children or grandchildren and invite them to recommend grant ideas. You can establish criteria for grants and allow others to find worthy kingdom causes. Group discussions and deliberation allow you to communicate your family values through word and deed, and give others the opportunity to do likewise. You can even open GCDAF accounts for your children and grandchildren! Funding a DAF for someone else opens the conversation around generosity and allows them to continue adding to their Fund account as they give.