

WHY SUPPORT THE **ABIDING WORD ENDOWMENT FUND?**

An endowment fund is a way for our church to make commitments and plan for the future. Contributing to the endowment fund is a way to be a **FINANCIAL STEWARD** of God's gifts because, in doing so, you give a portion of what you have back to God.

It does not require great wealth to give a gift. Ten gifts of \$1,000 goes just as far as one gift of \$10,000. It helps ensure Abiding Word Lutheran Church is there for **FUTURE** generations.

The interest made from these investments will help us continue to **GROW** and **EXPAND** in ways that are not possible in our normal budget. This investment provides a stable base of income to protect against fluctuations in the financial well-being of our church.

Supporting our endowment fund is one of the best ways to ensure that our church's mission and vision will **CONTINUE TO THRIVE** in years to come.

INTERESTED AND IN NEED OF MORE **INFORMATION?**

CONTACT THE CONGREGATIONAL PLANNED GIVING COMMITTEE

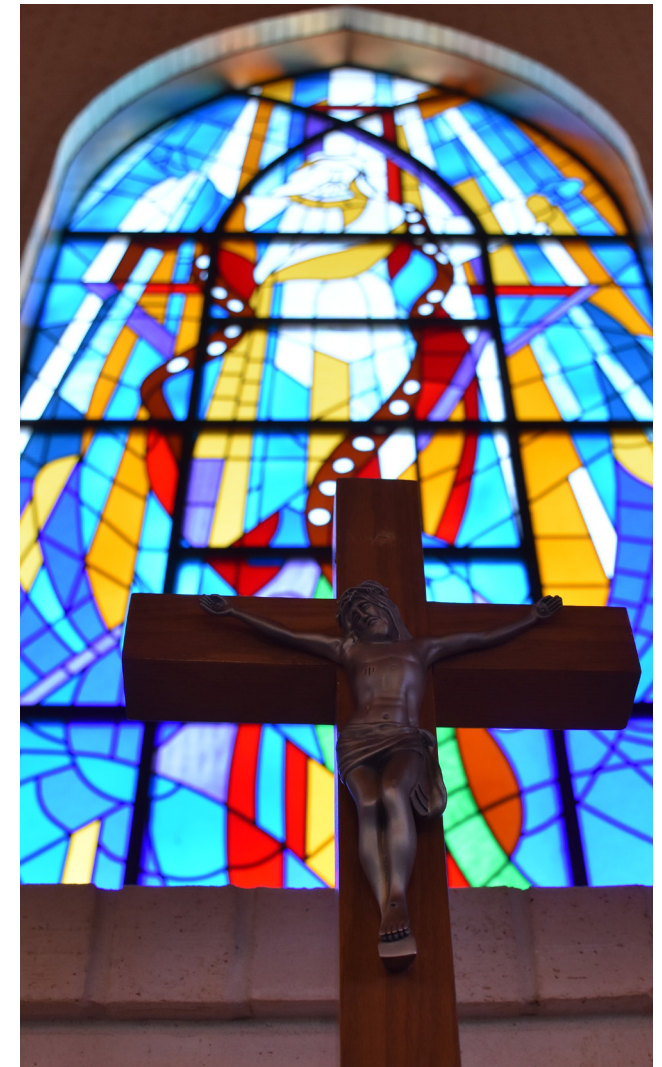
For more information about:

- Making a non-cash gift
- Tax-advantaged charitable giving
- Preparing a will or an estate plan, that includes the Abiding Word Endowment Fund
- Additional assistance offered by WELS Christian Giving Counselors

TO CONNECT WITH A COMMITTEE MEMBER

Simply email pastor@awlcs.org and your email will be forwarded to a member of the committee.

Additional information can be found on the Abiding Word Endowment Fund web page at www.abidingwordtx.org.



ENDOWMENT FUND GUIDE



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WHAT IS THE ENDOWMENT FUND?

Endowment funds to a church are what retirement plans are to an individual — resources set aside for the future. The Abiding Word Endowment Fund provides an opportunity for members to give gifts, both big and small, that will continue to grow and provide the congregation with funds for future needs.

The gifts given to the Endowment Fund will be used to support programs and projects not covered by our annual operating budget. This will help provide a more evenly distributed revenue stream at the time of the gift, without affecting congregational giving.

HOW DOES IT WORK

Once a gift is given toward the endowment fund, the money is sent to the WELS Investment Fund. This is a service that invests and manages nearly \$200 million exclusively for WELS organizations. The money is invested, and then is returned to the congregation in one of two ways, which is designated by each donor.

The first option is for the money to be permanently restricted. This means the principal is permanently retained by the WELS Investment Fund, and the total return (earnings and appreciation) is given back to the congregation each year to support one of the three areas of giving as designated by the donor.

The second option is a savings fund. In this case, the congregation still receives a yearly return on the investment, but is also able to spend the principal amount over time.

TYPES OF GIFTS TO GIVE*

- Cash
- Stocks
- Bonds
- Mutual Funds
- Annuities
- Real estate
- Money Market Accounts
- Certificates of deposit
- IRA and 401K plans
- Life Insurance

*Non-cash gifts subject to approval by the Planned Giving Committee

HOW TO GET STARTED

Cash and check gifts can be given in the collection plate on any Sunday or directly to an Abiding Word Pastor. These gifts should be attached to an Endowment Donation form, which can be found in the church office. At the time of giving, donors should identify the area of giving in which their gift should be used. Donors can choose to give toward Christian Education, Capital Improvement or General Ministry. Donors should also designate whether their gift should be put in the permanently restricted endowment fund or the savings fund.

Non-cash gifts should be brought to the Congregational Planned Giving Committee, who can give specific information about transferring ownership to the church. Upon transfer, these gifts will be liquidated, and the money sent to the WELS Investment Funds.

THE THREE AREAS OF GIVING



CHRISTIAN EDUCATION:

Proceeds will be used to provide tuition assistance or subsidies for Abiding Word Lutheran School and ECE, and to provide tuition assistance to Abiding Word members preparing for public ministry at Martin Luther College or Wisconsin Lutheran Seminary



CAPITAL IMPROVEMENTS:

Proceeds will be used to build or maintain the physical plant of Abiding Word on the current site, a future site, or on an additional campus or mission spin-off



GENERAL MINISTRY:

Proceeds will be used to support Abiding Word ministry needs as determined by the Church Council with consultation as needed with Steering Committee, Staffing Committee, Trustees, Pastors and/or other leaders

Planning for the future of Abiding Word,
with God's gifts and mission in mind