

Feeding Our Faith

Supporting your Parish in the Diocese of Saginaw



The Catholic Community Foundation of Mid-Michigan manages nearly \$40 million in assets for parishes, schools and Diocesan ministries across 11 counties.

You can make a tangible and lasting impact on the parish you love most by investing. These endowments help fund a range of financial initiatives including parish operations and ministries, Catholic schools, vocation development and lay ministry just to name a few. These endowments allow your gift to make the most lasting impact on the future of the Catholic Church.

What are the advantages of giving to an endowment?

When you give to a parish endowment, you provide permanent support for your chosen ministry, allowing your gift to bear fruit even beyond your lifetime.

How does giving to an endowment create a living legacy?

When you donate to an endowment at the Catholic Community Foundation, your gift is permanently invested. This means that your gift will continue benefiting your parish community generations from now. Through your stewardship, you create a legacy of faithful giving that continues to prosper and grow while aligning with the teachings of the Catholic Church.

IRA Giving - A Gift That Keeps On Giving

With your IRA charitable rollover gift you can support the work of the Catholic Community Foundation and enjoy valuable tax benefits by making a Qualified Charitable Distribution (QCD) to the Catholic Community Foundation. Even better, your gift may count toward your required minimum distribution for the year.

What are the Benefits of an IRA Gift?

Reduce your Taxable Income!

If you make a QCD, you will not have to pay federal income tax on the amount of your rollover gift. That's a real tax advantage for a charitably-minded IRA owner who does not need the charitable distribution to live on and does not want to pay income taxes on required IRA distributions.

Enjoy Charitable Gift Benefits!

If you no longer itemize your deductions, you can still benefit from the reduction in income and resultant tax savings through an IRA rollover gift.

Learn more about how you can give to support your home parish by referring to the "Ways to Give" chart on the back of this insert or contacting Kristin Smith, Catholic Community Foundation Executive Director, at (989) 599-0079.

WAYS TO GIVE

| YOUR GIFT | YOUR GOAL | YOUR BENEFITS | HOW TO |
|--|--|---|--|
| YOUR GIFT IN YOUR WILL OR TRUST (BEQUEST) | Defer your gift until after your lifetime | Donation exempt from federal estate taxes and control of asset for your lifetime | Name the CCFMM in your will (designate a specific amount, a percentage, or a share of the remainder) |
| OUTRIGHT GIFT OF SECURITIES OR TANGIBLE ASSETS | Eliminate tax on capital gains | Immediate charitable deduction of full fair market value and elimination of capital gains tax | Contribute stocks, bonds, real estate, or tangible assets with long-term capital gains |
| CHARITABLE REMAINDER TRUST | Secure a fixed income and supplement your retirement funds | Fixed payments for life, often at a higher rate of return, and immediate income tax reduction | Create a charitable trust that pays you a set income annually |
| BENEFICIARY OF LIFE INSURANCE | Make a significant gift with less cash up front Reduce taxable estate | Insurance is removed from your taxable estate and income tax is a charitable deduction for donated premiums | Purchase an insurance plan as a gift and name the CCFMM as a beneficiary |
| CHARITABLE LEAD TRUST | Reduce gift and estate taxes on assets you pass to children or grandchildren | Reduces your taxable estate and property is kept by your family, often with reduced gift taxes | Create a charitable trust that pays fixed or variable income to the CCFMM for a specific term |

A Message from Maureen Becker, Catholic Community Foundation Board of Trustees President

I am filled with gratitude for each of you who make our work at the Catholic Community Foundation of Mid-Michigan possible. Your generosity and commitment to our shared mission inspires us all to strive for excellence and compassion in all that we do.

I am thrilled to share some exciting updates with you all. I am delighted to announce that the Catholic Community Foundation of Mid-Michigan has achieved remarkable returns in 2023 of 13%. We did this while having none of our investments “conflict” with Catholic teachings. We’re thankful for God’s blessing in this and are excited for the impact it will have on our community for generations to come. One of our most important responsibilities is the stewardship of the assets entrusted to us. We know that our donors rely on us to invest their resources prudently and to use the income produced in accordance with their charitable wishes, today and in the future.

And while each of our donors creates a strategic giving plan that is as unique as they are, they all share a common motivation to give. They believe that all their gifts come from God and belong to God, and that stewarding these gifts wisely and compassionately is their responsibility. The Catholic Community Foundation is honored to be the trusted steward of these gifts. We see the impact of our donors’ generosity today and know it will only grow in the years to come.

With deep appreciation for your generosity, we conclude one year and embark on the next, energized. Thank you for your continued support, and I pray that you have blessed Advent and Christmas seasons.



Maureen Becker, President

Thank You to Our Board of Trustees!

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