











GODLY LIVING, JOYFUL GIVING

Guide to Gift Planning



To be a global leader in sports ministry, impacting the world for Jesus Christ... one life at a time!

The shared experience of sports builds trust and the trust we build as a result of our model of repetitive contact is making a difference in the lives of tens of thousands of people of all ages around the world.

As we strive to reach thousands more in the coming years through the unifying experience of sports, we have unlimited opportunities to make an impact. **But we can't do it without you on the team.**

If you desire your giving to have a legacy impact on the lives of Push The Rock participants, this guide is for you. It provides numerous options for you to consider. For example:

- Are you taking required distributions from your IRA that you would prefer not to take?
- Do you have an investment property you are ready to sell?
- · Do you want your impact to extend beyond your lifetime?

We can help you avoid taxes and make a lasting impact.

A legacy gift honors the Lord and will have an eternal impact on His Kingdom.





We are thankful to our partners, participants, and their parents for their testimonies:

- Push The Rock has been such a blessing in our community. They are a valuable resource that we can use to go into the community. I love it, the church loves it, the community loves it, and most importantly the kids love it! At camp, kids have fun, play sports, learn good sportsmanship and they get to learn the gospel."
 Children's Ministry Director
- **LL** The Push The Rock After School Program is very significant in the impact it has on our kids when it comes to learning important life lessons and their interpersonal skills with their classmates. The partnership that we've created is a great fit it blends so well with what we're doing here at our school." **School Principal**
- So fun I love that each day we got to learn a new sport and play it and that they taught us to have a good attitude whether you're winning or losing." Summer Camp Participant
- 66 My coach was the best part of Push The Rock. She is so strong and so kind. She even sent me a birthday card! I feel appreciated and remembered." Summer Camp Participant
- **Push the Rock is different from any other athletic ministry. As athletes we were able to build relationships with the kids we ran clinics for and ministered to. By the end of the week we were able to reach their hearts for Christ." Mission Trip Member (College Athlete)
- 66 Push The Rock has been a really great foundation for our kids because they learned the important lessons that we want our kids to learn. We completely trust that Push The Rock staff are teaching our kids good behavior, teaching them about Jesus and about how to live their lives the way God would want them to. So thank you, Push The Rock!" – Homeschool Parent
 - But just as you excel in everything... see that you also excel in this grace of giving" - 1 Peter 4:10

"Generous giving should be sacrificial and that the safest rule for giving is to give more than you can spare." -C.S. Lewis



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Annual Giving is a way to make a gift to support today's ministry needs. Planned Giving considers various ways to make the smartest gift to the causes most important to you. It is about making the right gift, at the right time, using the right assets, for the right purposes, and securing the right tax savings.

Both Annual and Planned Giving are accomplished in light of Biblical principles. With sound planning, you can meet your personal goals and make a lasting impact for Christ-honoring ministries.

The goal of this guide is to explain to you some of the best planned giving options and the benefits of generosity. We would be happy to provide you an advisor who can give you a personal illustration and answer any questions you may have about your charitable stewardship plans.

We value and praise the Lord for individuals and families who support the current ministry initiatives and the future vision of Push The Rock.

A gift to Push The Rock today helps further the mission and impact of causes most important to you.

Push The Rock accepts gifts of stock or mutual fund shares.

The Need

Many people regularly support the Lord's work with cash but are unaware that other assets may also be given during their lifetime.

The Solution

Ministry partners can benefit Push The Rock right away and save income taxes by using cash, appreciated securities, real estate, insurance policies, and retirement assets.

The Benefits

Gift to Push The Rock: Push The Rock benefits now with cash or property.

Tax Deduction: A full charitable deduction is available and there may also be capital gains and estate tax savings.

Flexible: Ministry partners can reduce assets they no longer need.

The Ministry Partner

Outright gifts may be made by anyone with assets.

THE DETAILS

Cash

Write a check or set up an automatic payment.

Appreciated Securities

Considered the most tax-efficient way to give during your lifetime. Contact us for transfer instructions for stocks and bonds.

Home & Farms

Real estate gifts may be given directly to Push The Rock if no longer used or desired. Contact us for the details and process.

Insurance Policies

Consider making Push The Rock the owner and beneficiary of a policy, giving paid-up policies, or naming us as beneficiary but not owner. Contact us for the benefits and process.

Age 70½? Have an IRA?

Ministry partners ages 70½ and older may direct their IRA Custodian to transfer up to \$100,000 to Push The Rock. Transfers are tax-free and can satisfy required minimum distribution requirements.



The Need

A ministry partner has stock or other appreciated assets that they wish to give to Push The Rock.

The Solution

The ministry partner transfers the assets to Push The Rock with instructions for ministry distribution.

The Benefits

Tax Savings: The ministry partner avoids capital gains taxes.

Tax Deduction: The ministry partner receives an income tax deduction for the full amount of the gift.

No Cash Needed: The ministry partner makes a meaningful gift with no cash out of pocket. The gifts are put to work right away for important Push The Rock

The Ministry Partner

A person who has appreciated assets they wish to give to Push The Rock while gaining tax benefits.

THE DETAILS

Rather than selling their stock, a ministry partner gives shares directly to Push The Rock. Ministry partners will avoid capital gains taxes and will receive an immediate income tax deduction.

Giving to Push The Rock

Gifts of appreciated assets support the mission of Push The Rock and can be applied in different ways:

- · Push The Rock ministry area of greatest need
- A specific Push The Rock ministry area (Push The Rock Lehigh Valley PA, Push The Rock Brazil, Eagles Wings, etc.)
- Push The Rock missionary support (general or designated missionary)
- Donor-Advised Fund can provide ongoing support to a Push The Rock ministry area

Let us know what you have in mind.

Easier Than Writing a Check

- 1. Call your broker or account administrator.
- 2. Say you wish to make a direct transfer of appreciated securities to Push The Rock.
- 3. Provide them with the Push The Rock Stock Transfer instructions. (Available upon request.)
- 4. Tell Push The Rock which stocks you want to give and the Push The Rock area(s) you wish to support
- 5. Wait for your gift receipt in the mail.

Other Options

A ministry partner can also use a gift of stock to fund a charitable gift annuity, charitable remainder trust, or charitable lead trust. Contact one of our financial investment firms for potential benefits.

BEQUEST/BENEFICIARY RETIREMENT ASSETS DESIGNATION

A gift to Push The Rock at time of death. A bequest (a gift through your will) is the simplest type of planned gift to make and one of the easiest to implement. Bequests cost you nothing during your lifetime. Some assets may be transferred to Push The Rock simply by completing a Change of Beneficiary Form.

Retirement assets are left to Push The Rock (rather than to children) when a ministry partner passes away. The ministry partner's children save on income tax.

The Need

Many people want to give to the Lord's work but are limited during their lifetime. For example, a ministry partner may have property that will be needed during their life to cover living expenses. The ministry partner may be able to donate this property through his or her estate.

The Solution

Ministry partners can retain ownership and use of property during life and later benefit Push The Rock by leaving the property to Push The Rock at the time of their death.

The Benefits

Gift to Push The Rock: Push The Rock receives cash or property.

Tax Deduction: The amount given to a qualified charity, such as Push The Rock, is not subject to federal estate tax.

Flexible: Ministry partners are able to use and control property during their lifetime.

The Ministry Partner

Gifts by bequest or beneficiary designation can be made by anyone with property or financial accounts.

The Impact

Are there any Push The Rock causes you care about? Make a difference by naming Push The Rock in your will.

THE DETAILS

A ministry partner can leave property to Push The Rock by including a bequest in his or her will or trust. Property that passes through a beneficiary designation (such as individual retirement accounts) can be left by designating Push The Rock as a beneficiary.

Specific Asset Bequests

Many bequests transfer a specific item to a beneficiary. "I give my car to Push The Rock."

Specific Amount

Another common transfer method via a will is the gift of a specific dollar amount. "I give \$5,000 to Push The Rock."

Bequest of a Percent of the Residue

A fractional amount or percent of what is left of the estate may be transferred to Push The Rock. "I give 50% of the residue of my estate to Amanda, and 50% to Push The Rock."

Undivided Percentage of Asset Bequests

A testator may bequeath or devise an undivided percentage of a particular asset. "I give half of my 401k to Push The Rock."



The Need

If retirement plan assets are given to the children of the ministry partner, 60%-65% may be taxed. A ministry partner wants to make gifts to family and Push The Rock, and avoid taxing their heirs and estate.

The Solution

Ministry partners designate Push The Rock as the beneficiary of their high-tax retirement plan assets and give their heirs their low-tax assets that step up in basis at death.

The Benefits

Tax Savings: The ministry partner's family avoids additional income tax. The estate enjoys estate tax savings if the ministry partner has a taxable estate.

Preserves Lifetime Use: A ministry partner may continue to take withdrawals from their retirement accounts during their life. They benefit Push The Rock with the remaining funds when they pass away.

The Ministry Partner

Gifts of retirement assets are gifts that anyone can make.

THE DETAILS

A ministry partner makes a bequest to Push The Rock of their retirement assets including their IRA, 401(k), 403(b), pension, or other tax-deferred plan.

Retirement Assets

- SEP and SIMPLE IRAs
- · 401(k)s, 403(b)s, 457 plans
- · Qualified pension or profit-sharing plan
- Keogh plans
- · Insurance policies
- Some investment accounts (brokerage and mutual fund accounts)
- · Some bank accounts (CDs, checking, savings)
- Transfer-On-Death deeds (available for real estate in some states)
- Employee benefit plans (stock options, nonqualified deferred compensation plans, group term life)
- Annuities

Leaving Retirement Assets to Push The Rock

Retirement assets may be transferred to Push The Rock by completing a beneficiary designation form provided by your plan administrator. If designated as beneficiary by a ministry partner, Push The Rock will benefit from the full value of the gift because the plan assets will not be taxed at death.

Leaving Retirement Assets for Income

Another option is to leave retirement assets to a trust that pays income to a loved one after the ministry partner is gone. A ministry partner can designate a trustee of a charitable remainder trust as the beneficiary of their retirement assets. Please contact one of our financial investment firms to view an illustration with the benefits of this plan.

CHARITABLE GIFTANNUITY REMAINDER TRUST

An agreement through which the ministry partner makes a gift of cash or property and Push The Rock (through one of our financial investment firms) agrees to make fixed payments to one or two individuals with the remainder being distributed to Push The Rock at death. The trust receives cash or property from the ministry partner, makes payments for the ministry partner's lifetime or a specified term of years, then distributes the remainder to Push The Rock.

The Need

A ministry partner wants to make a gift to Push The Rock and receive fixed income for the future.

The Solution

A ministry partner and a Push The Rock financial investment firm enter into a charitable gift annuity agreement that benefits Push The Rock in the future.

The Benefits

Fixed Payments for Life: Fixed payments to one or two individuals for life.

Tax-Free Payments: A portion of each payment may be tax-free.

Rates by Age: Payout rates are based on the annuitant's age(s).

Tax Deduction: The ministry partner receives a charitable income tax deduction.

The Ministry Partner

A person who desires fixed payments for life. Beneficial for persons with cash or appreciated property that produces little or no income.

More senior people often find immediate payment annuities most attractive.

Many younger people (ages 55 to 66) are attracted to deferred annuities with payments timed to begin at retirement.

THE DETAILS

A Charitable Gift Annuity (CGA) is a contract between a ministry partner and a Push The Rock financial investment firm. In exchange for a gift of cash or property, we agree to make fixed payments (through our financial investment firm) to the ministry partner for the remainder of his or her life. A gift annuity ensures that Push The Rock receives the part of your gift that is left after your death.

Duration

A ministry partner gives cash or appreciated property to a Push The Rock financial investment firm. In exchange, our financial investment firm makes fixed payments for the lifetime(s) of one or two individuals (\$5,000 minimum).

Payout Rate

Gift Annuity payments are based on a rate schedule. Push The Rock financial investment firms use rates set by the American Council on Gift Annuities (ACGA). Under ACGA's rates, the older the age of the person receiving the gift annuity payments, the higher the rate.

Taxation of Payments

A predetermined portion of each gift annuity payment is taxfree, and the remaining amount of each payment is taxable at either capital gain or ordinary income tax rates.

Timing

A Gift Annuity contract can begin making payments immediately (a Current Gift Annuity) or defer initial payments for at least one year (a Deferred Gift Annuity). A deferred payment results in a higher payout rate.

The Need

A ministry partner desires to change appreciated property that produces little or no income into a productive asset without paying capital gains tax on the sale of the property.

The Solution

A ministry partner contributes appreciated property to a Charitable Remainder Trust that will sell the property tax-free and make payments for the ministry partner's lifetime or a specified term of years. The trust may pay income to multiple beneficiaries.

The Benefits

Bypass Gain: The trust sells property tax-free.

Increased Income: The trust pays a percentage of its value to the trust beneficiary.

Tax Deduction: The ministry partner receives a current federal income tax deduction.

The Ministry Partner

A person with cash or appreciated value of at least \$100,000 who desires income and bypass of capital gains.

THE DETAILS

A ministry partner transfers cash or appreciated property to the Charitable Remainder Trust (CRT). The CRT is a tax-exempt trust that can sell the property without paying capital gains tax.

Duration

A CRT can last for the lifetime of one or more beneficiaries or for a specified term of years.

Annuity vs. Unitrust Payout

A Charitable Remainder Annuity Trust (CRAT) pays a fixed dollar amount each year. By contrast, a Charitable Remainder Unitrust (CRUT) pays an amount equal to a percentage of the trust value at the beginning of each year.

Taxation of Payouts

Most CRT payouts are taxed to the beneficiary as ordinary income and/or capital gain.

Payout Flexibility

A CRT offers flexible payout options. ministry partners should check with one of our financial investment firms to see which option is right for them based on their assets and goals.



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CHARITABLE LEAD TRUST

LIFE ESTATE RESERVED

The trust receives cash or property from a ministry partner and makes payments to Push The Rock for a specified period, then distributes the trust property to a designated beneficiary.

Push The Rock accepts a gift (either a personal residence or farm) and the ministry partner retains the right to use the property for his or her lifetime.

The Need

A ministry partner wants to make a gift to Push The Rock for a period of time, then transfer an asset to family (and pay minimal gift or estate taxes).

The Solution

A ministry partner contributes property to a trust that will make distributions to Push The Rock for a number of years and ultimately distribute the property to the ministry partner's family.

The Benefits

Appreciation to Family: A ministry partner gives property to a Lead Trust and that property plus growth passes to his or her family with no additional tax.

Tax Deduction: A ministry partner receives a current federal gift or estate tax deduction for the present value of the payments that will go to Push The Rock.

The Ministry Partner

A person who wants to pass specific property with growth to family at reduced gift or estate tax cost.

Ideal for a person with an estate of \$3-5 million or more.

THE DETAILS

A ministry partner transfers cash or property to the Charitable Lead Trust (CLT). Unlike a CRT, a CLT is a taxable trust. Each year, the CLT will report its income and take a deduction for the amount that it distributes to Push The Rock. Any excess income is taxable.

Duration

A CLT can last for the lifetime of one or more beneficiaries or for a specific term of years.

Annuity vs. Unitrust Payout

Each year, a CLT pays either a fixed annuity amount or a percentage Unitrust amount to Push The Rock. A Charitable Lead Annuity Trust (CLAT) pays a fixed amount to Push The Rock each year. A Charitable Lead Unitrust (CLUT) pays a different amount each year to Push The Rock; this amount is equal to a fixed percentage of the trust value at the beginning of the year in which the payment was made.

Lead Trust Types

A family CLT receives property and usually distributes it to the beneficiary at the end of the term. A gift tax deduction is available to a donor who creates a family CLT.

Another typical Lead Trust is a Grantor CLT. A Grantor CLT receives property that ultimately returns to the ministry partner who gets an income tax deduction when the trust is created. However, the ministry partner has to report trust income on his or her personal income tax return each year.

The Need

A person may desire to leave his or her house or farm to Push The Rock at death but would like a current tax benefit.

The Solution

Ministry partners can deed a home or farm to Push The Rock but keep the right to use the home or farm for their remaining lifetime.

The Benefits

Tax Deduction: The ministry partner receives a current federal income tax deduction for the present value of the remainder interest in the home or farm.

Preserves Lifetime Use: The ministry partner is able to use and control the home or farm while alive.

The Ministry Partner

Ministry partners who want to remain living in their homes or using their farms and desire a current income tax deduction.

THE DETAILS

A ministry partner executes a deed transferring a house or farm to Push The Rock. On the deed, the ministry partner retains a "life estate" that grants him or her the right to use the property for life. At the time of the gift, the ministry partner and Push The Rock financial investment firm enter into a Maintenance, Insurance, and Taxes (MIT) agreement.

Duration

The Life Estate typically lasts for the life of the ministry partner.

Deed Restrictions

The deed of the remainder interest to Push The Rock must not be restricted.

Mortgage

It may be possible for a ministry partner to make a gift of a remainder interest even though there is a mortgage upon the residence.

MIT Agreement

The ministry partner agrees to be responsible for the maintenance, insurance, and taxes on the property.



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A simple, powerful, family foundation substitute.

Boosting sustainability for Push The Rock ministries that matter.

The Need

A ministry partner wants to set up a special charitable account, gain an immediate charitable deduction and issue grants to Push The Rock and other causes worthy of support.

The Solution

Ministry partner sets up a donor-advised fund.

The Benefits

- · Easy to get started
- Contribution is invested and grows tax-free
- · Gain immediate tax savings
- · Simplify record-keeping
- · Grants mailed out on schedule

The Ministry Partner

Anyone with financial assets who would like to organize their giving and make grants into the future.



THE DETAILS

The Push The Rock Donor-Advised Fund (DAF) is an agreement between a ministry partner and one of our Push The Rock financial investment firms or another investment firm.

Ease of a DAF

- 1. A ministry partner makes an irrevocable gift of personal assets (minimum amount is set by the financial investment firm).
- 2. Ministry partners secure the maximum tax deduction the IRS allows.
- 3. Ministry partners name the DAF account, identify advisors, and choose charitable beneficiaries.
- 4. The contribution(s) will be invested and can grow tax-free.
- 5. At any time, fund advisors can recommend grants to qualified charities and ministries.
- 6. The fund mails grants for the amount advised at the time determined.

Great Alternative to a Family Foundation

Unlike a private foundation, DAF gifts generally qualify for a full fair market value charitable deduction, and DAFs have lower startup costs. A DAF also permits ministry partners to make gifts to Push The Rock/charity without unfavorable private foundation restrictions and excise taxes.

The Need

A ministry partner wishes to establish a "sustaining fund" for Push The Rock ministries important to them.

The Solution

The ministry partner and one of our Push The Rock financial investment firms enter into a designated fund agreement.

The Benefits

Sustained Financial Support: A designated fund supports the Push The Rock ministries most important to the ministry partner year after year.

Tax Deduction: The ministry partner receives tax deductions to the full extent of the law.

Flexibility: The ministry partner selects the beneficiary Push The Rock ministry and sets the annual payout rate.

The Ministry Partner

An individual or church ministry with financial assets desiring to arrange to support Push The Rock long-term.

THE DETAILS

A Designated Fund is an agreement between a ministry partner and a Push The Rock financial investment firm.

Two Types

- Donor Designated Fund: a fund set up by an individual or family to benefit one or more Push The Rock causes.
- Ministry Designated Fund: a fund set up by a church or church-affiliated ministry.

Easy Steps

- Ministry partners make an irrevocable gift (minimum amount is set by the financial investment firm). Investment income is used to support Push The Rock long-term.
- 2. Ministry partners secure the maximum tax deduction the IRS allows.
- 3. Ministry partners name the account, charitable purposes, and payout rate.
- 4. All contribution(s) will be invested and can grow tax-free.
- 5. Push The Rock will receive grants on schedule for years to come.

Funding

The ministry partner makes an irrevocable charitable gift to Push The Rock. Both lifetime gifts and estate gifts may be made using cash, stock, and approved real estate.

Benefit Your Favorite Push The Rock Ministry

The Push The Rock ministry or ministries specified by the ministry partner benefit from the fund. Annual grants will be made from income generated from the fund or from the principal. This is NOT an endowment.

BIBLICAL BASIS TO SUPPORT THE LORD'S WORK

Every Christian is encouraged to prayerfully consider naming a ministry within their wills or other estate plans. There are numerous Biblical reasons for good stewards to do this.



To demonstrate love for God. "I am not commanding you, but I want to test the sincerity of your love by comparing it with the earnestness of others." 2 Corinthians 8:8

To help with the carrying out of the Great Commission. *Matthew 28:19-20*

To put faith into practice. "We live by faith, not by sight." **2 Corinthians 5:7**

To abound in the grace of giving. "But just as you excel in everything... see that you also excel in this grace of giving."

2 Corinthians 8:7

To encourage others in the grace of giving. "For I know your eagerness to help... and your enthusiasm has stirred most of them to action." *2 Corinthians 9:2*

To experience the love of God in all its fullness. "...for God loves a cheerful giver." 2 Corinthians 9:7

To bring glory to God. "...men will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else." **2 Corinthians 9:13**

To please God. "...They are a fragrant offering, an acceptable sacrifice, pleasing to God." Philippians 4:18

We value and praise the Lord for individuals and families who support the current ministry initiatives and the future vision of Push The Rock. Funds are used to support Push The Rock's vision "To be a global leader in sports ministry, impacting the world for Jesus Christ... one life at a time!"

At Push The Rock, we recognize that it is the work of the Holy Spirit that prompts Christians to give *(John 15:4-5)*. We place the ministry partner's relationship to God above our ministry's agenda *(2 Corinthians 4:16-18)*. Our communications will be clear and honest, never coercive or manipulative.

We value cooperation and partnership throughout the Push The Rock organization. We encourage you to support your local church and various other Christian ministries that God has laid on your heart. Push The Rock's impact is realized in our collective communities and around the world. We believe that the joy-filled generosity of believers will fully fund God's work here on earth (Matthew 6:10).



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This information is not intended as tax, legal or financial advice. Gift results may vary. Consult your personal financial advisorfor information specific to your situation. Document developed July 2020.

The firms listed below are financial partners of Push The Rock. They are available to help as needed to provide expert advice for your individual situation and charitable giving desires.



121 N. Main St., Ste. 210 Souderton, PA 18964 everence.com/souderton
215-703-0111 or 877-420-9789
Contact: Josh Gummo or Randy Nyce

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4505 Saucon Creek Road, Suite 100 Center Valley, PA 18034 Contactus@capital-planning.com 610-871-3500

Contact: Jon Carpenter & Annie Brinckman

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Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms.

- 1 Peter 4:10



Impacting the world for Jesus Christ... One life at a time!

PO Box 95 Emmaus, PA 18049 www.PushTheRock.org