

# MAKE A LASTING IMPACT



THEALLIANCE

MY PLANNED GIVING GUIDE





In the past decade, more  
than 400,000 PEOPLE HAVE  
COME TO CHRIST through  
Alliance ministries in Africa.

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# INTRODUCTION

You fulfill God's Great Commission by sending and sustaining gospel presence where it currently does not exist—advancing The Alliance's vision of seeing *All of Jesus for All the World*.

The purpose of this guide is to help connect your joy and passion for missions with the most effective giving options to make the greatest Kingdom impact in the lives of unreached, marginalized, and displaced peoples throughout the world.

***YOUR GIFT BRINGS GREATER JOY FOR GREATER KINGDOM IMPACT!***



International workers in Anlong Veng, Cambodia, lead weekly discipleship classes in the villages. With more helping hands, they could expand to **TWO OR THREE NEW CLASSES** in each village.



# ABOUT THE ALLIANCE

## THE ALLIANCE IS ON MISSION TO SEE *ALL OF JESUS FOR ALL THE WORLD.*

We believe our mission blends the concepts of being and doing. In being with Jesus and sitting at His feet, our lives are transformed. Christ's love and compassion then lead us to go to the least-reached peoples of the world—serving as Jesus' hands and feet to those who have never before known Him or called Him Savior.

In living out our mission, we go to the hard places—those where others are not going. In fact, only 1 in 100 missionaries from worldwide organizations go to least-reached people groups while 80 percent of Alliance international workers are in unreached corners of the world. We intentionally seek out the unseen, the forgotten, and the rejected in every community we serve. This is what sets The Alliance apart.

And yet we are also ordinary people from all walks of life and ethnic backgrounds, obeying Jesus' command to complete His Great Commission. Empowered by our extraordinary God, we are doing our part to go and make disciples of all nations (see Matthew 28:19). You are invited to take part in this *All of Jesus for All the World* vision to see Christ's Kingdom multiplied throughout the world.



The Alliance is committed to launching **GOSPEL PRESENCE** among least-reached peoples in some of the world's hardest places.



# GIVING NOW



## GIFTS FROM AN INDIVIDUAL RETIREMENT ACCOUNT

If you are 70 and a half or older, you can give up to \$100,000 from your IRA to The Alliance as a way to lower the income and taxes from your IRA withdrawals.



### WHO IS THIS FOR?

Donors who are 70 and a half or older and have tax-deferred retirement accounts.



### WHAT ARE THE BENEFITS?

- You can avoid taxes on transfers of up to \$100,000 from your IRA to The Alliance.
- You can make a gift that is not subject to the deduction limits on charitable gifts.
- The Alliance can make immediate use of your gift.



### HOW DOES IT WORK?

- The gift must come from an IRA account, so funds from a 403b, TSA, or 401k must be rolled into an IRA first before making the gift.
- Donors ask their account administrator to send a check directly to The Alliance.
- Donors should ask their account administrator to put their name on the memo line.
- Donors do not receive a charitable tax deduction; instead they are not paying income tax on the distribution.
- Another option is to make a gift to The Alliance with an IRA beneficiary designation: simply name The Alliance as a beneficiary to receive all or part of your IRA assets after your lifetime.



### NEXT STEPS

Contact an Alliance team member to let them know the gift is coming, along with the amount and the name of your account administrator. This will help The Alliance to know who the gift is from if your name is not on the memo line.





Alliance international  
workers lead a **SPANISH-  
SPEAKING CONGREGATION**  
in Berlin, Germany.





## GIFTS OF STOCKS AND SECURITIES

Gifts of stocks, bonds, or mutual funds can provide greater tax benefits than a cash gift of equal value—and are some of the most tax-effective ways for you to make a gift to support the ministries that matter most to you.



### WHO IS THIS FOR?

Anyone who owns stocks or securities.



### WHAT ARE THE BENEFITS?

- You can avoid paying capital gains tax on the sale of appreciated stock.
- You can receive a charitable income tax deduction.
- The gift can be used to fund other planned giving tools such as donor advised funds or charitable gift annuities.
- You have an opportunity to make a significant gift to The Alliance.
- The Alliance can make immediate use of your gift.
- You can use the tax savings to make a larger gift without additional cost to you.



### HOW DOES IT WORK?

- The staff at Orchard Alliance—the stewardship and generosity ministry of The Alliance—has the specialized training necessary to ensure your stock or securities gift is transferred efficiently and in compliance with IRS guidelines, making a complicated process simple.
- Orchard Alliance will process your stock or securities gift and send a check to The Alliance on your behalf.



### NEXT STEPS

Contact an Alliance team member.



Alliance international workers are involved in Awana clubs, vacation Bible schools, backyard Bible clubs, camping ministries, Sunday school classes, and more—introducing **CHILDREN THROUGHOUT THE WORLD** to Jesus.





## GIFTS FROM DONOR ADVISED FUNDS (DAF)

With a DAF, you can distribute gifts to one or more ministries during your lifetime—and when you pass away, your children can carry on your legacy of giving.



### WHO IS THIS FOR?

- Anyone who has a Donor Advised Fund.
- Anyone with appreciated assets who wants a giving instrument that allows them to make their giving decisions at a later time.



### WHAT ARE THE BENEFITS?

- You may be entitled to make an immediate income tax deduction each time you make a gift. Contributions of appreciated capital assets avoid capital gains taxes.
- You can give when and where you want. Take your time deciding how to designate your giving. There is no deadline for making distributions.
- A DAF is easy to set up and helps you avoid the extensive bookkeeping and check writing that is often involved in charitable giving.
- You can make gifts to your DAF using cash, appreciated securities, and a variety of other assets.
- You can make a gift of one large asset to fund multiple charitable interests.
- You can designate your grants anonymously if you wish.
- You will give your family the opportunity to engage in the journey and joy of generosity.
- You will continue your legacy by leaving instructions with your heirs, directing them to give.



## HOW DOES IT WORK?

- You make an initial, irrevocable gift of cash or stock to fund a DAF through our partners at Orchard Alliance.
- The assets in your DAF grow tax-free.
- You make annual recommendations on gifts to be made from your DAF.
- When you pass away, your children may recommend charitable gifts from your DAF.



## NEXT STEPS

Interested in opening a DAF? We can help you! Just contact an Alliance team member.



A PRISON OUTREACH in Manila, Philippines, called Ina-Inakay was established by Alliance international workers to facilitate the reintegration of women into society.





## GIFTS OF REAL ESTATE

Gifts of real estate (such as a home, vacation property, undeveloped land, farmland, ranch, or commercial property) provide tax advantages to you and open the door for you to make a significant Kingdom impact.



### WHO IS THIS FOR?

Anyone who owns readily marketable real estate, such as:

- A personal residence or vacation home;
- Income-producing properties such as a rental home, vacation property, or commercial real estate;
- Undeveloped land, farm and agricultural land, or ranch land; or
- Land with significance, held to be protected or preserved.



### WHAT ARE THE BENEFITS?

- You can avoid paying capital gains tax on the sale of the real estate.
- You will receive a charitable income tax deduction based on the fair market value of the gift.
- You will be able to leave a lasting legacy to The Alliance.



### HOW DOES IT WORK?

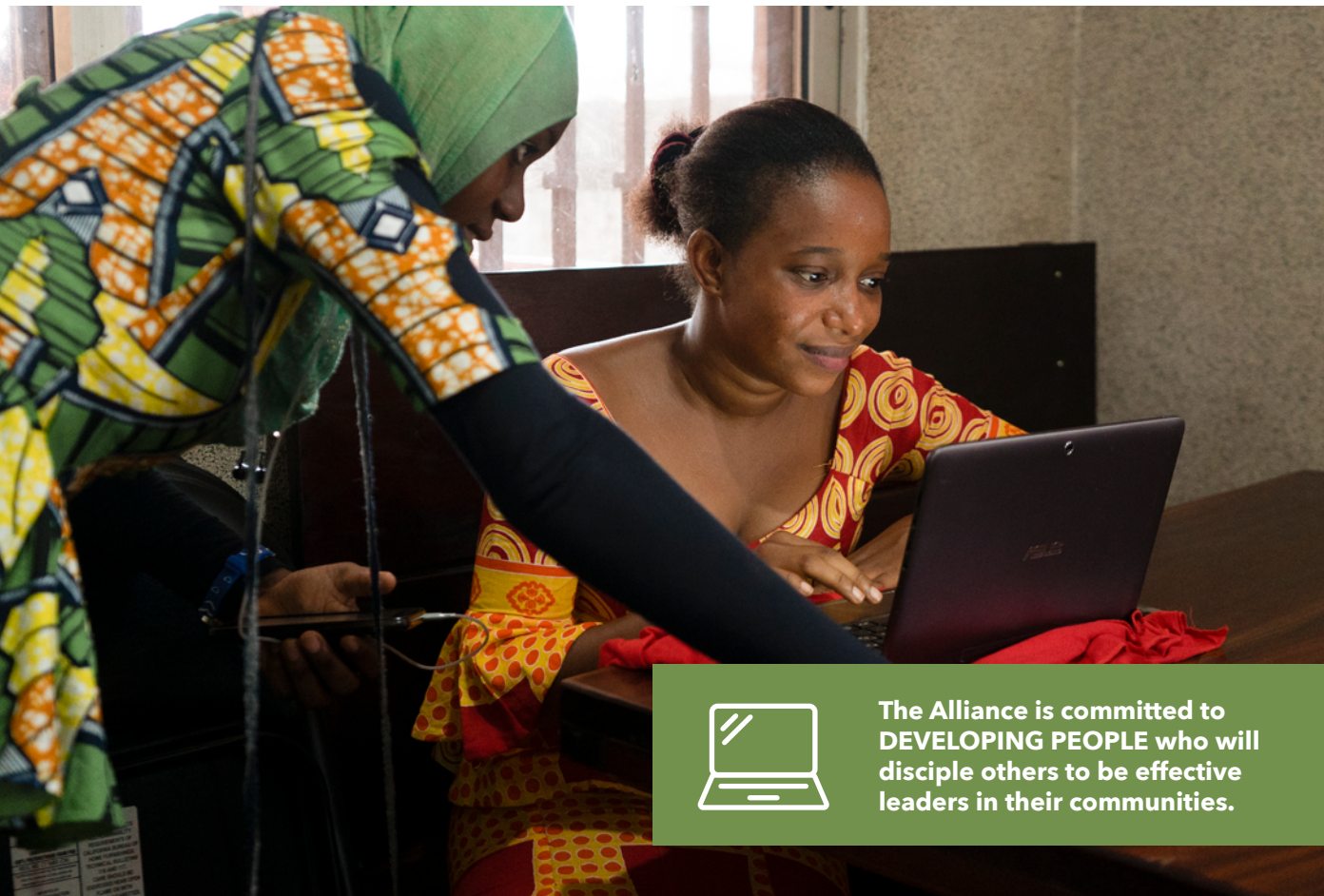
- Your real property may be given to The Alliance by executing or signing a deed transferring ownership.
- You may deed part or all of your real property to The Alliance.
- Your gift will generally be based on the property's fair market value, which must be established by an independent appraisal.
- Before executing a deed to gift your property, especially if ownership is jointly held or held in a business entity such as a limited partnership, please contact us.
- Donors should not have a prearranged sale before talking with The Alliance.

- The asset must be appraised within 60 days prior to the gift.
- The donor(s) should own the entire interest in the property.
- It is best for the property to be debt free.
- The property can be gifted into a charitable remainder trust. The property can then be sold in a tax-free environment, thereby avoiding the initial capital gains tax.



## NEXT STEPS

Gifts of real estate can make a significant impact but can also be complex. If you are interested in giving a gift of real estate, please contact an Alliance team member to talk with an Orchard Alliance gift planning expert who can help you through the process.



The Alliance is committed to **DEVELOPING PEOPLE** who will disciple others to be effective leaders in their communities.





## GIFTS OF CASH

The most common type of gift is cash. It is simple, straightforward, easy, and makes an immediate impact on Alliance outreach throughout the world.



### WHO IS THIS FOR?

Anyone!



### WHAT ARE THE BENEFITS?

- A cash gift is simple and quick.
- Because charitable gifts qualify for federal tax deductions, you save whatever tax you would have owed on the gift amount.
- The Alliance can make immediate use of your gift.



### HOW DOES IT WORK?

Donors make a gift through check, electronic funds transfer, online with a credit card, or by mail.



### NEXT STEPS

- You can give today at [cmalliance.org/give](http://cmalliance.org/give) or by calling (866) 443-8262.
- If you want to give by check through the mail, please make your check payable to “The Alliance” and send it to:  
One Alliance Place, Reynoldsburg, OH 43068



Alliance medical workers facilitated a **NUTRITION PROGRAM** in a West African neighborhood. Within six months, all the kids met their target weights!



# INCOME FOR LIFE PLANS



## CHARITABLE GIFT ANNUITIES (CGA)

CGAs are a great way to make a gift to The Alliance while creating an additional steady income stream for life. Because of their easy setup and attractive rates, CGAs are some of the most popular giving tools.



### WHO IS THIS FOR?

Any person or couple 65 years of age or older who wishes to create a steady retirement income stream and make a gift to The Alliance with the balance of the Charitable Gift Annuity when they pass away.



### WHAT ARE THE BENEFITS?

- You can receive great rates based on your age at the time the gift annuity is funded.
- You will receive an income stream for one or two lifetimes.
- You will receive an immediate partial tax deduction and potentially tax-free income for years.
- Capital gains tax can be deferred and possibly avoided for gifts of appreciated securities.



### HOW DOES IT WORK?

- Make a gift of \$10,000 or more in cash or securities to create a Charitable Gift Annuity.
- Receive fixed payments based on your age for the remainder of your lifetime.
- The remaining balance of the Charitable Gift Annuity becomes a gift to The Alliance when you pass away.



### NEXT STEPS

Contact an Alliance team member.



In the Asia/Pacific region,  
more than 40 MILLION  
PEOPLE worship in Alliance  
churches in 10 COUNTRIES.





## CHARITABLE REMAINDER TRUSTS (CRT)

A CRT is funded with cash or appreciated property. It is a tax-exempt trust that can sell appreciated property without paying capital gains tax and invest the proceeds to pay you or your loved ones an income.



### WHO IS THIS FOR?

Anyone who has appreciated property—such as stock, real estate, or business interests—and wishes to create an income stream for a period of years or their lifetime(s), make a charitable gift, and avoid capital gains tax.



### WHAT ARE THE BENEFITS?

- You will receive an income stream of a minimum of 5 percent for a term of up to 20 years or your lifetime.
- You will receive a charitable deduction for the gift portion of the CRT.
- You can avoid capital gains tax upon the sale of the asset by the charitable remainder trust.



### HOW DOES IT WORK?

- *You must not have a prearranged sale prior to placing the asset into the Charitable Remainder Trust.*
- Work with an Orchard Alliance gift and estate design consultant to develop the best plan of stewardship for making the gift into the CRT.
- The asset must be appraised within 60 days prior to the gift.
- You can gift a partial or full interest.
- You should own the entire interest in the property.



### NEXT STEPS

Contact an Alliance team member.



CAMA works with  
communities across  
West Africa to build  
CLEAN WATER WELLS.



# LEGACY GIFTS



## WILLS & BEQUESTS

A bequest is a gift made through your will or trust. It is one of the most popular and flexible ways you can leave a gift to The Alliance that will continue to advance the gospel and make a lasting impact, even after your lifetime.



### WHO IS THIS FOR?

Anyone!

- Is your estate plan out of date?
- Do you need to update your plan?
- Do you need to start an estate plan?
- Was your will written without your faith in mind?
- Do you wish to leave a bequest to The Alliance?

If you answered “yes” to any of the above, we can help you!



### WHAT ARE THE BENEFITS?

- You will receive an estate tax charitable deduction.
- You can reduce the burden of taxes on your family.
- You will be able to leave a lasting legacy to The Alliance.
- You will ensure your legacy reflects your faith and values.



### HOW DOES IT WORK?

Orchard Alliance gift and estate design consultants will help you create a good plan of stewardship for your will or trust by phone or video call with no cost or obligation. They will fully prepare you from a Christian perspective prior to visiting with your attorney to have your will or trust drafted.



### NEXT STEPS

Contact an Alliance team member.



## OTHER APPRECIATED ASSETS

If you are interested in giving any of these assets, contact an Alliance team member to discuss your options:

- Life insurance you no longer need
- Mineral rights
- Copyrights/royalties



Through a **SEWING PROGRAM** in South Asia, young, at-risk women learn skills that allow them to escape poverty and hear the gospel for the first time.





## THANK YOU!

### *Thank you for your interest in giving to The Alliance!*

I hope you know how important you are as you join with us to fulfill God's Great Commission and see our *All of Jesus for All the World* vision become reality!

I also hope you've found this giving resource to be a helpful guide for connecting your passions with giving options that make the greatest Kingdom impact and bring you the most joy in the process.

We thank you on behalf of unreached people who are unseen, forgotten, or rejected. People like Nabeel—a Yemeni refugee in a desperate situation. His story was forever changed by Christ through an encounter with an Alliance international worker supported by people like you. Or Chen, who wrestled with darkness in his heart. His story of radical transformation—like many others in the central Asia region—is a testimony to the full power of God at work through Alliance workers in place because of donors' generous gifts.

You see, behind every gift is a person. And some person's life is waiting to be made better because you care about them and have given a gift so they can experience the greatest gift of all—the love and saving grace of Jesus. What could bring greater joy?

We invite you to join us in this joy-filled journey as God leads His people, with all the gifts He's given them, to participate in sharing His love and care with least-reached peoples throughout the world—until all have had the opportunity to hear and respond to His invitation.

How do you hear God leading you?

### *Your gift brings greater joy for greater Kingdom impact!*

Serving together,

Paul J. Crosby  
Assistant Vice President for Development

P.S. Before making your gift-giving decisions, please seek the advice of your personal legal, tax, estate planning, financial, or investment advisor to ensure any gift you are considering is appropriate given your circumstances. If you or your advisor have questions, our expert staff is available to assist you.



## CONTACT INFORMATION

***Our team stands ready to help you!***



### EMAIL

**give@cmalliance.org**



### PHONE

**(800) 485-8979**



### TAX ID

The Christian and Missionary Alliance is a 501(c)3.  
**EIN 13-1623940**



## ORCHARD ALLIANCE

As part of the Alliance family for over 60 years, Orchard Alliance is on mission with you to see God's Kingdom advance. As the stewardship and generosity ministry of The Alliance, we understand the heart of The Alliance and our *All of Jesus for All the World* vision. To carry out this vision, you share your faith and give of your personality, gifts, and finances. And this is where Orchard Alliance is honored to partner with you—where Faith & Finance meet.

To learn more about how Orchard Alliance can serve you in your stewardship journey, visit **[faithandfinance.org](http://faithandfinance.org)**.



### FINANCIAL ACCOUNTABILITY

The C&MA seeks to uphold the highest standards of financial accountability and transparency. The C&MA complies with the standards of the Evangelical Council for Financial Accountability. ECFA's seven standards of responsible stewardship are drawn from Scripture and provide a benchmark of compliance for financial accountability, transparency, fundraising, and board governance. For more info, visit [ECFA.org](http://ECFA.org).



*“As base a thing as money often is, it yet can be transmuted into everlasting treasure. It can be converted into food for the hungry and clothing for the poor; it can keep a missionary actively winning lost men to the light of the gospel and thus transmute itself into heavenly values.*

*Any temporal possession can be turned into everlasting wealth. Whatever is given to Christ is immediately touched with immortality. Hosanna to God in the highest.”*

–A. W. Tozer

from “The Transmutation of Wealth” in  
*The Alliance Witness* (October 8, 1958).



THEALLIANCE

FRONT COVER: Children play in the village of Baro during the centennial celebration of The Christian and Missionary Alliance in Guinea. Baro was the location of the first mission station in the country in 1919. Photo by Ewein, Alliance Video.