

Preserving and protecting the future through Planned
Giving and our Endowment

St. John's Episcopal Church

PRESENTED MAY 10, 2026 BY OSMAR ABIB, JOHN TREGONING AND RODNEY PAGE

Why St. John's has an endowment:

- An endowment is a restricted fund with assets invested for long-term growth.
- *An endowment provides long-term financial security for the church and its missions.*
- Endowment funds supplement, but do not replace, annual giving.
- *The existence of an endowment enhances stability and expands program opportunities.*
- The endowment permits donors to make an investment in the future of the church.
- *An endowment is a form of stewardship extending God's blessings to future generations.*

Our endowment today:

- Current assets in combined general and music funds total approximately **\$1.5 million**.
 - The endowment provides for annual transfers to help fund the parish budget, in the discretion of the Vestry with advice from the Endowment Committee, of between 3 and 5% of funds available calculated from a three-year rolling average.
 - Professional management of the funds is provided by **Brown Advisory**, with investments concentrated principally in mutual funds.
 - Current Endowment Committee Members are Rector Josh Walters, Junior Warden Mike Murphy, Zac Merriman (Chair), David Hunt, Owen Jones, Gail Kee, John Saunders.
-

Examples of ways to give to the St. John's Endowment:

- Cash donations, deductible from income tax.
- Donate securities, real estate, and other appreciated assets, which may avoid capital gains taxes.
- Bequests in Wills and through Living trusts - designate a specific gift, a percentage or a residuary estate.
- Donor Advised Funds, through current giving or as a residual beneficiary.
- Beneficiary designations in life insurance policies and retirement funds
- Consult an estate lawyer and/or tax advisor for other methods of planned giving.
- Spotlight: **IRA/QCD**.

An IRA/QCD Explained:

- A Qualified Charitable Distribution (QCD) may be made directly from IRA accounts, usually with specific tax advantages.
- Those persons age 70.5 and older may request a charitable contribution to be made directly from a qualifying IRA by the account custodian.
- QCD amounts contributed up to \$111,000 per person, per year, are not reportable as taxable income and count against the Required Minimum Distribution (RMD) for the year.
- Charitable contributions of varying amounts may be made to more than one charity up to the annual limit.
- Example: If an RMD calculation requires a withdrawal in excess of what is needed by the IRA owner, income taxes on a portion of the RMD may be reduced by making a QCD.
- Consult your IRA custodian or tax advisor for more information.

“... for God loves a cheerful giver.”

2 Corinthians 7:9

Planned giving is an act of love.

A crucial aspect of our calling as Christians is the responsibility to care for future generations.

Planned giving allows donors to continue contributing to the work of God at St. John's beyond their earthly existence.

Have questions or need more information? Email your request to churchmail@stjohnsmclean.org with the subject line: “Endowment.”