

The GIFT PLANNER

INVESTING IN TOMORROW'S CHURCH

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To give AND receive? Gifts of investment do both.



Investing, simply, is the act of putting time or money into something and receiving a larger return. Many of us invest money or property in open markets to grow a business or personal finances, enabling financial security, expansion of work, and opportunities for service through philanthropy. Beyond growing financial assets, we invest in ourselves and others daily—through our work, education, relationships, personal growth, and faith. We invest time, energy, and knowledge when we teach others, and we invest love and trust in commitments like marriage or religious life.

When we invest, we look to the future. We nurture what we have in order to grow it and reap a greater harvest. In faith, we invest prayer and hope, trusting in God's grace to receive the abundant harvest of eternal life. Christ reminds us that God gives us life so that we may participate in the divine work of receiving and sharing love abundantly. Investing is an act of love and good stewardship.

Through its Benedictine monastic life, Saint Meinrad provides opportunities to invest and share in the mission of spreading the Gospel message throughout the world. From forming future priests, deacons, and lay ecclesial ministers,

to educating young men and women for parish ministry, offering sacred music workshops, engaging multicultural communities, and serving parishes, families, priests, and deacons through retreats, workshops, and partnerships, investing in Saint Meinrad is investing in the future of families, communities, and the Church.

Donors often wish to make gifts that support their favorite charity, provide for their family, and see their gift grow and make a lasting impact.

Saint Meinrad offers simple planned giving opportunities to invest in and meet these goals, while providing benefits like return payments, tax savings, and gift increases that last in perpetuity. Charitable gift annuities, bequests and trusts, and endowments offer long-term financial support to Saint Meinrad and provide lasting change. We are happy to assist you with your charitable gift planning and offer ways of making gifts that support Saint Meinrad, others' vocations, and your own continuing vocation. Reach out to us at any time. Thank you for your investment. May God bring to completion the good work that has begun in you! ♦



Saint Meinrad
Archabbey and
Seminary & School of Theology





**Rt. Rev. Kurt Stasiak, OSB
Archabbot of Saint Meinrad**

My Dear Friends,

As we enter this spring season of growth and new life, I am reminded of the Parable of the Talents, where Christ teaches us not to hide or throw away our gifts but to grow them in service to the Master (Mt. 25: 14-30). As recipients of tremendous generosity from God and our benefactors, we at Saint Meinrad continue to invest in and grow all that we've been given to better serve others in Christ.

In our service with you, we strive to grow in hospitality to our daily visitors; form exceptional priests, deacons, and lay ministers; provide ways for young people to hear God's voice; and accompany diverse communities on their faith journeys. When we invest in our brothers and sisters in Christ, we grow the love of Christ, who leads us to the fullness of life to come.

Thank you for the many ways in which you partner with us and invest in the mission and ministries of Saint Meinrad. Know that you have my gratitude and my prayers daily. May God bless you abundantly.

+ Kurt Stasiak, OSB

Gift Annuities

Why invest in a charitable gift annuity (CGA)?

A charitable gift annuity is a way for you to support Saint Meinrad while feeling confident that you will have dependable income during your retirement years. With a charitable gift annuity, you agree to make a gift to Saint Meinrad, and in return, we agree to pay you (and someone else, if you choose) a fixed amount each year for the rest of your life (or lives). The balance is used to support the mission and ministries of Saint Meinrad.

How does it work?

Here's a brief example: John, age 75, and Mary, age 73, want to contribute to Saint Meinrad, but they also want to ensure they have dependable income during their retirement years. They fund a \$25,000 charitable gift annuity with appreciated stock that they originally purchased for \$10,000.

Based on their ages, they will receive a payment rate of 6.0%, which means they will receive \$1,500 each year for the remainder of their lives. They are also eligible for a federal income tax charitable deduction of \$8,792* when they

itemize. Finally, they know that after their lifetimes, the remaining amount will be used to support Saint Meinrad.

**Based on a 5.2% charitable midterm federal rate. Deductions and calculations will vary depending on your personal circumstances.*

How can I fund a charitable gift annuity (CGA)?

CGAs can be funded with cash, appreciated securities, or with assets from your individual retirement account (IRA) as a once-in-a-lifetime event.

Can CGAs be tailored to meet my personal needs and financial objectives?

Yes, with a gift of a CGA, you can:

- receive your annuity payments annually, semiannually, or quarterly;
- have the annuity paid to yourself or another as a single life annuity, or to both you and another as a joint and survivor annuity;
- have the annuity payments start anytime during the first year after your gift or defer them to start at a later time in your life.



"Invest in the future of our families, our communities, and our faith. Contact me on how a charitable gift annuity, bequest, and/or endowment can support Saint Meinrad today and tomorrow."

Brian Doyle
Director of Planned Giving and Foundation Relations

Did you know?

- Saint Meinrad is a Certified Gift Annuity Issuer and member of the American Council on Gift Annuities.



- Rates remain strong but could change. Current 2025 gift annuity rates are effective as of January 1, 2024, and were reconfirmed on October 21, 2024. Make a gift today to take advantage of these great rates!
- We can provide you with a personalized annuity calculation upon request. ♦

Saint Meinrad's Endowment Fund— Why Give?

Endowments have played a significant role in sustaining Saint Meinrad's ministries for the Church since the early 1980s. Saint Meinrad's endowment consists of many specific funds created for different purposes, such as the monks' health care, student financial assistance, spiritual formation, homiletics, and youth leadership and vocations. Specific endowment funds can also be established to honor the memory of monks, parents, children, spouses, or other loved ones.

Endowments provide perpetual support for ministries. The initial corpus of an endowment is invested every year, allowing it to grow in size and value. A

disciplined 5% of the gain on investment is used to support specified ministries annually. If a given year's gain exceeds 5%, the remainder of that gain is reinvested into the fund, thus growing the fund.

It is simple to contribute to an endowment; it can be done with a gift during your lifetime or through provisions of your estate documents. Gifts of cash, appreciated securities, or other assets can create a new endowment or add to an existing one. It takes only your generous action in the present to provide perpetuity to those values of Saint Meinrad you wish to see continue. ♦

Make a Good Last Gift

Please remember to leave Saint Meinrad in your will. A bequest to Saint Meinrad is a gift of lasting love. Letting us know that you have remembered Saint Meinrad in your will lets us know that you have invested in Saint Meinrad. This in turn helps our future planning for the mission and ministries of Saint Meinrad. Thank you!

Saint Meinrad's Tax ID # (EIN): 35-0868161



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Benefits of a Charitable Gift Annuity for \$10,000*

Age	Recipient's Annual Payment	Tax-Free Portion	Taxable Income	Charitable Deduction	Effective Payout Rate **
60	\$ 520	\$268	\$252	\$3,537	5.2%
65	\$ 570	\$320	\$250	\$3,629	5.7%
70	\$ 630	\$387	\$243	\$3,842	6.3%
75	\$ 700	\$466	\$235	\$4,224	7.0%
80	\$ 810	\$575	\$235	\$4,597	8.1%
85	\$ 910	\$686	\$224	\$5,337	9.1%
90	\$ 1,010	\$780	\$230	\$6,181	10.1%

* The \$10,000 figure is merely a convenient multiple. We will be glad to provide you with tax and financial results for any size gift.

** The "effective" rate takes into account the donor's charitable deduction tax savings and the benefits of the tax-free income in a 28% federal income tax bracket. Deductions vary according to current interest rates.

Charitable gift annuities are not offered in all states due to varying state regulations.

For further information, contact Brian Doyle at:
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