



INCOME FOR YOUR LIFETIME AND A CHARITABLE BENEFIT

Participating in a pooled income fund means lifetime income for you or someone you name and future financial support for your congregation, or another entity of the Presbyterian Church (U.S.A.). Your donation is invested in a pooled income fund with others; payments use only earned income, leaving more to support the Church. It's like picking the fruit, but leaving the tree.



SHARING THE FAITH

A pooled income fund (PIF) is a trust that combines the gifts of many donors. You, or a designated recipient, receive a share of the net income based on your share of the “pool.” After the income recipient’s lifetime, that share is withdrawn from the pool to support the Presbyterian mission you designate.

A pooled income fund offers many benefits, most importantly the personal satisfaction that comes with good stewardship. Other benefits include:

- You receive income for life and provide for future support of a mission of the Church.
- You may avoid realizing capital gains when you give appreciated assets. The trustee is able to invest all proceeds from the sale of the securities.
- You may be entitled to claim a charitable contribution income tax deduction.



MAKING A CHOICE

When you choose to make a gift, you can select from two different pooled income funds.

GROW INCOME WITH PIF ALPHA

Contributions are invested with the goal of earning a higher rate of income. In other words, the objective is to give you a high current income, conserving nominal principal.

GROW PRINCIPAL WITH PIF OMEGA

Contributions are invested with the goal of providing a smaller, but growing, rate of income and long-term growth of principal.

With both funds, the income is paid quarterly and is variable. This means the amount of income you receive may vary from quarter to quarter. Pooled income fund distributions are taxable as ordinary income.

MAKING A GIFT

An irrevocable gift of cash or securities in the amount of at least \$10,000 can be put into a pooled income fund, and additions of at least \$2,000 can be made at any time.



200 E 12th Street, Jeffersonville, IN 47130
800-858-6127 presbyterianfoundation.org

Information provided herein or by the Presbyterian Foundation is not intended as financial, legal, or tax advice. Please consult an attorney or other professional advisor before taking action.