



WatersEdge Advisors and WatersEdge Ministry Services are trade names of The Baptist Foundation of Oklahoma, a not-for-profit corporation registered and operating under the laws of the State of Oklahoma.



# Services Guide

## WatersEdge Advisors & WatersEdge Ministry Services

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The Baptist Foundation of Oklahoma (dba WatersEdge Advisors and WatersEdge Ministry Services) is a 501(c)(3) organization and is a member in good standing with the Evangelical Council for Financial Accountability (ECFA).

EIN: 73-0623038





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# Who We Are

Founded in 1946 as The Baptist Foundation of Oklahoma, WatersEdge is a nonprofit, Southern Baptist financial services organization.

For more than 75 years, we have remained faithful to our calling to strengthen ministries that advance God's Kingdom. Each year, WatersEdge helps Christ-followers give millions of dollars to the charitable causes they believe in.

We accomplish this through:

- Smart giving solutions that multiply donors' gifts
- Biblically grounded investment strategies that grow God-given resources
- Powerful financial services like loans and accounting that provide churches with practical tools to support Kingdom work

Today, WatersEdge manages hundreds of millions in assets for Southern Baptist and faith-aligned churches, ministries, organizations and institutions across the United States.



## Our Purpose

To financially empower donors and ministries to transform lives with the Gospel.



## Our Vision

To distribute \$25 million to ministry annually by the year 2025.

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# HOW WE HELP

## Serving Individuals & Families



**Kingdom  
Investments**



**Estate  
Planning**



**Trust  
Administration**



**Planned  
Giving**

## Serving Churches, Ministries & Institutions



**Ministry  
Loans**



**Kingdom  
Investments**



**Ministry  
Accounting**



**Asset  
Management**



**Estate  
Planning**



1947



2004



2015



2020

## THE STORY BEHIND OUR NAME

Rooted in Scripture, the WatersEdge name was inspired by the many miraculous biblical events that occurred at or near the water's edge, from Moses parting the Red Sea to Jesus calling His first disciples on the shore of the Sea of Galilee in Luke 5. The latter most directly represents the hope that illuminates the WatersEdge name — lives so transformed by an encounter with Christ that these men were willing to leave everything to follow Him. It is this kind of radical change that drives WatersEdge to financially empower donors and ministries to transform lives with the Gospel.

## Your Giving Supports:



National & International Missions



Evangelism & Discipleship



Disaster Relief



Baptist Universities & Seminaries



Human Needs Ministries



Church Planting

## Your Impact

At WatersEdge, we believe every person and every ministry has the potential to make a Kingdom impact — today, and in eternity.

That's why we've spent the past 75 years providing biblically grounded charitable and financial services to thousands of Christ-followers, Southern Baptist and faith-aligned churches, as well as Christian ministries, organizations and institutions.

But nothing we do would be possible without you.

Your generosity is accomplishing the God-sized vision of providing \$25 million to ministry annually by 2025 — a number so bold it seemed impossible when it was adopted by WatersEdge in 2013. But thanks to you, we've hit our targets every year, and by 2025, the initiative's total distributions to ministry are projected to exceed \$300 million.

Your trust is the reason we manage hundreds of millions in charitable assets for the benefit of churches, ministries, institutions and other faith-aligned organizations across the United States. When WatersEdge began in 1946, that number was less than \$77,000.

These dollars represent transformed lives and strengthened ministries. They represent the faithful giving of generations of Christ-followers and the faithful work of countless individuals who've served Christian organizations. These dollars build churches; they provide scholarships for college students seeking a Christ-centered education; they empower missionaries to reach the ends of the earth with the Gospel.

You can be part of this legacy. Your church, ministry or institution can be part of this legacy. How can WatersEdge help you make a Kingdom impact?



# \$300

## Million

Projected Distributions To  
Ministry (2013-2025)

# 750+

## Beneficiaries Each Year

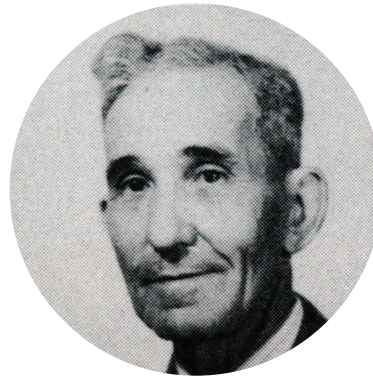
Including Churches, Ministries,  
Organizations And Institutions

---

## YOU CAN IMPACT ETERNITY

### The First Gift: R.A. Lemen

In 1944, an Oklahoma businessman named R.A. Lemen gave what would become the first gift received by WatersEdge — 615 acres of land in the Texas panhandle. Lemen's vision was to provide the support needed to send a missionary to China.



The land was sold for \$32,000 and the funds placed into an endowment for the benefit of the International Mission Board (IMB). Today, the R.A. Lemen Trust is valued at more than \$194,000 and distributes nearly \$9,000 to IMB every year. Since 1946, Lemen's gift has distributed more than \$455,000 to international missions and will continue supporting IMB's work to spread the Gospel across East Asia in perpetuity.



SERVICES FOR  
**Individuals &  
Families**

“WE UNDERSTAND THAT  
GOD OWNS IT ALL. OUT OF  
THE ABUNDANCE WE HAVE  
NOW, WE CHEERFULLY GIVE  
TO SUPPORT THE WORK OF  
PROCLAIMING THE GOSPEL.”

**Carl & Jan P. | Okmulgee, OK**



# SERVICES FOR Individuals & Families



Scripture speaks of the joy of giving. For more than 75 years, WatersEdge has served as a guide to facilitate that joy, helping thousands of individuals and families give generously to ministries close to their hearts. We invite you to explore the giving tools and donor services described in this guide. These biblically grounded solutions are designed to help you multiply your giving, maximize tax benefits and magnify Kingdom impact.

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# Kingdom Investments For Individuals

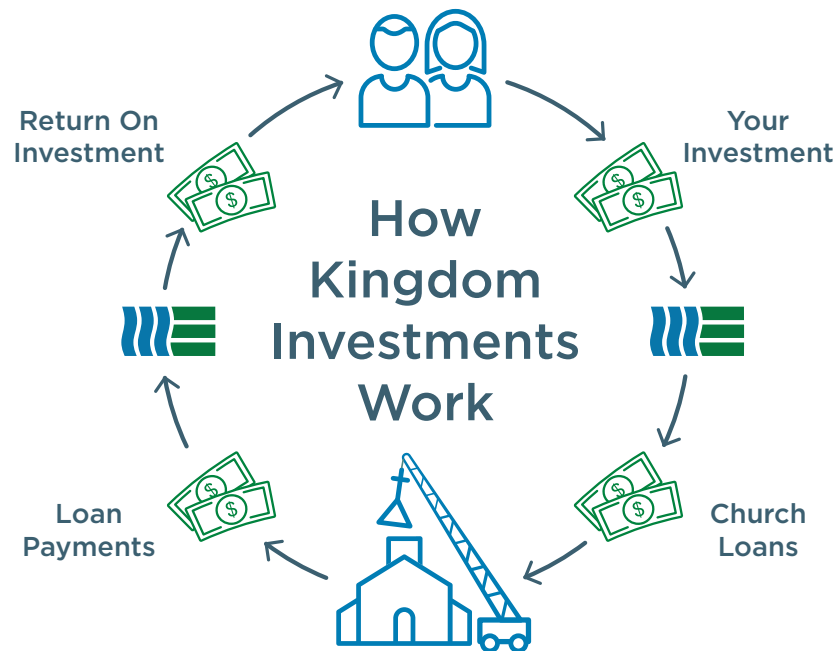
Kingdom Investments are designed to create income. These investment opportunities are ideal for individuals, trusts or businesses that seek steady growth of cash assets and desire to avoid volatility associated with stocks and bonds.

WatersEdge offers two options through Kingdom Investments: Demand Investments and Term Investments. Demand Investments provide you with the flexibility to withdraw funds on demand without penalty (high liquidity), while Term Investments feature a short-to mid-term investment time frame. Both options offer excellent yields.

Kingdom Investments are backed by our robust Ministry Loan portfolio and more than 65 years of lending experience. WatersEdge uses your invested dollars to provide competitive loans to churches seeking to purchase, build, renovate or refinance their facilities. The loan interest paid by these congregations provides the return on your investment. It's a win-win for you and for churches.

Visit **[WatersEdgeServices.org/invest](https://WatersEdgeServices.org/invest)** for investment rates, minimums, fees, eligibility and other information about Kingdom Investments.

WatersEdge securities are subject to certain risk factors as described in our Offering Circular and are not FDIC or SIPC insured. This is not an offer to sell or solicit securities. WatersEdge offers and sells securities only where authorized; this offering is made solely by our Offering Circular.



## KEY BENEFITS

1

### Earn More Interest

Great rates make your money work harder, multiplying resources and maximizing return.

2

### Lock In Rates

Avoid the ups and downs of the stock market; fixed yields on Term Investments mean you can grow cash with less volatility.

3

### Uber Flexible

Invest cash on a daily, monthly or yearly time frame; multiple options are available to meet your unique needs and goals.

4

### Kingdom Impact

Unlike traditional financial institutions, WatersEdge uses your cash to grow churches through our Ministry Loan program (page 38).

**Get Started At:**  
[WatersEdgeServices.org/invest](https://WatersEdgeServices.org/invest)



# Estate Planning

Everything we have is a gift from God. Kingdom-minded estate planning acknowledges Christians' roles as stewards of these gifts. We're commanded to use them for His glory during our lifetime and beyond.

An estate plan is a set of essential legal documents (including your will) that settles critical end-of-life issues. It allows you to pass on possessions according to your wishes, leave instructions for your care if you become ill or incapacitated, choose a guardian

for children under age 18, and support charitable causes you care about.

Estate planning can be complicated and expensive, but not with WatersEdge. We simplify the process using online tools and personal guidance from certified estate planning professionals. Plus, estate planning with WatersEdge is very affordable. That's because we will reimburse a portion of the legal fees associated with the creation of your plan if it includes a qualifying gift to ministry.\*

## HOW IT WORKS





## 4 SIMPLE STEPS

### 1 Complete The Estate Planning Guidebook

Our comprehensive guidebook will help you think through important estate planning decisions and gather relevant information.

### 2 Connect With Our Estate Planning Professionals

Once you've submitted your guidebook, we'll review it and reach out to help you answer questions or complete any missing information.

### 3 Finalize Your Plan

Next, we'll send your guidebook to an attorney of your choice who will draft your documents. You will then work directly with your attorney to complete and sign your estate plan.

### 4 Receive Reimbursement

WatersEdge will reimburse a portion of the legal fees associated with creating or updating your estate plan if your plan includes a gift for the benefit of a partnering ministry of your choice.\*

\*The most common way to qualify for legal fee reimbursement is to leave a gift in your estate plan of at least 10 percent of your estate (or an amount of \$50,000 or greater) for the benefit of an approved ministry partner. See a list of WatersEdge ministry partners at [WatersEdgeServices.org/MinistryPartners](https://WatersEdgeServices.org/MinistryPartners).



“I think having an estate plan is important because God has given us stewardship over our lives, and we want to honor and glorify Him in every aspect. This is something that everybody needs to do. Don't put it off.”

Ryan S. | Broken Arrow, OK

**Get Started At:**  
[WatersEdgeServices.org/EstatePlan](https://WatersEdgeServices.org/EstatePlan)



# Trust Administration

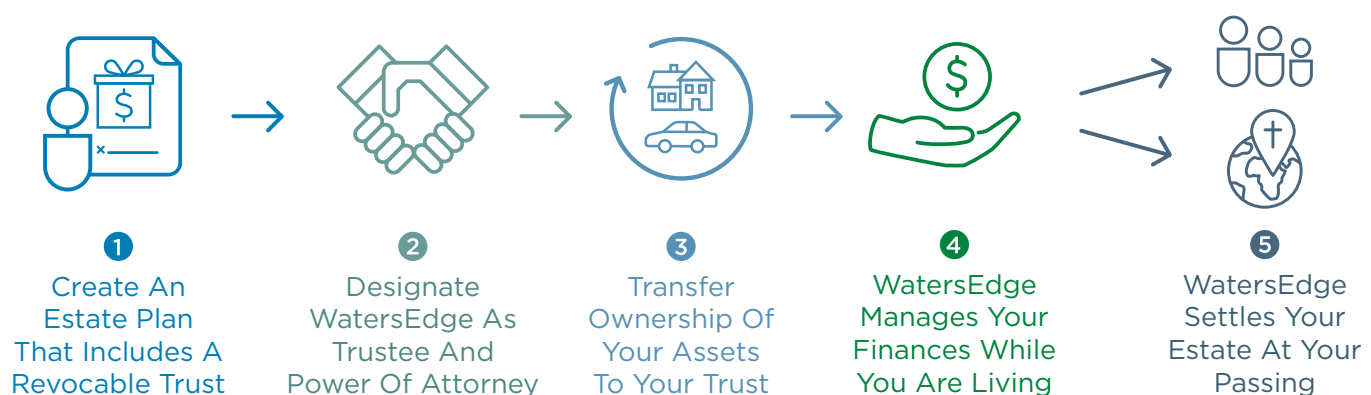
Trust administration empowers WatersEdge to manage your finances on your behalf while you are living and to oversee the settlement of your estate after your death.\* These services are designed for single or married senior adults who lack the necessary family support to meet these needs, and who have a strong desire to use their estate for charitable purposes.

Trust administration is an extension of the estate planning process. When you create or update an estate plan through WatersEdge, you'll have the option to

establish a revocable (or irrevocable) trust and designate WatersEdge as your trustee. You may also choose to name WatersEdge as your power of attorney. These designations allow us to manage your finances while you are living, including paying bills, overseeing investments and filing your taxes.

At your death, WatersEdge will coordinate the settlement of your estate, ensuring your possessions are distributed according to your wishes, including charitable gifts to your church or other ministries you wish to support.

## HOW IT WORKS



## KEY BENEFITS

### 1 Never Worry About Managing Finances

As your trustee, WatersEdge will handle day-to-day finances for you — like paying bills, managing investments and filing taxes — for the rest of your life.

### 2 Peace Of Mind

Rest easy knowing that you've settled important end-of-life decisions by entrusting WatersEdge to carry out your wishes.

### 3 Impact Kingdom Causes

After your passing, we'll distribute your possessions according to your estate plan, ensuring charitable gifts reach the Kingdom causes you've chosen.

\*WatersEdge may serve as agent of your estate only if the estate is highly charitable and complies with the Oklahoma Charitable Fiduciary Act (OCFA) and with the WatersEdge Gift Acceptance Policy.



“When I first started with WatersEdge, it was just for my will. Now, almost 30 years later, my confidence in them has grown. I highly recommend their trust administration services — it's the best thing I know of for your personal life.”

**Margaret G. | Oklahoma City, OK**

**Get Started At:**  
[WatersEdgeServices.org/trust](https://WatersEdgeServices.org/trust)



# Donor Advised Fund

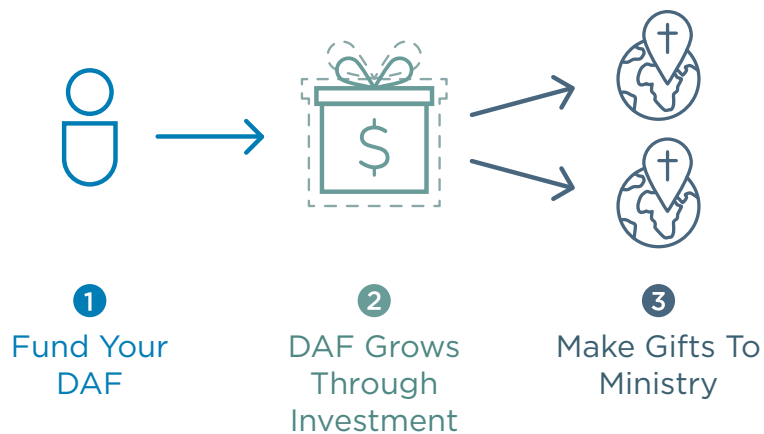
A donor advised fund, or DAF, is a popular tool for charitable giving because it maximizes tax benefits, multiplies your gift's impact and simplifies the giving process.

Think of a DAF like a savings account for all of your giving. Instead of writing multiple checks to individual ministries, you contribute

to your DAF account and receive an immediate tax deduction.

Those contributions are invested and grow tax-free. You decide which ministries to support and how often. When you're ready to make a gift (grant) from your DAF, WatersEdge sends the check on your behalf with the click of a button — no paperwork, no fuss.

## HOW IT WORKS





## KEY BENEFITS

### 1 Enjoy Flexibility And Convenience

Contribute cash, stocks, property or other assets. Make gifts (grants) as often as you like; we'll handle the paperwork for you.

### 2 Reap Tax Advantages

Contributions are immediately tax-deductible. You'll pay no capital gains tax on donations of appreciated assets, including stocks and real estate.

### 3 Multiply Your Giving

Contributions are invested and grow over time to maximize charitable impact. All growth is tax-free.

### 4 Avoid Fees With WatersEdge

Fees reduce your gifts' value, so why pay them? Our fee-free DAF option ensures every penny of your giving impacts ministry.



“Most people are waiting for some big reason to give. They think, ‘Well, my gift is small. It doesn’t matter.’ But everything matters. If it’s a gift the Lord told you to give, then give and be obedient. You’re not going to get to those big things until you’re faithful with the small things.”

**Greg & Susan K. | Kingfisher, OK**

**Get Started At:**  
[WatersEdgeServices.org/DAF](https://WatersEdgeServices.org/DAF)



# Single Charity Fund

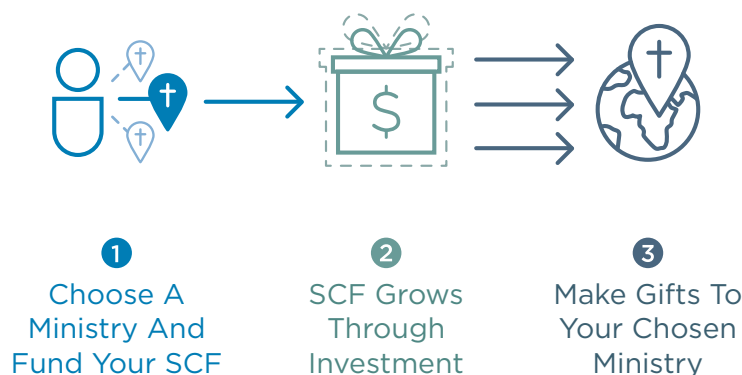
A single charity fund, or SCF, is the perfect giving solution for anyone seeking to make a long-term impact on a specific ministry. Similar to a donor advised fund (DAF), an SCF acts like a savings account for your charitable giving. But unlike a DAF, which allows you to give to any 501(c)(3) nonprofit organization, an SCF focuses your giving on a single charitable beneficiary.

It's simple: you make gifts to an SCF and receive immediate tax benefits. Your gifts grow through investment. When you're ready to grant funds from your SCF, WatersEdge sends the check on your behalf with the click of a button — no paperwork, no hassle.

Single charity funds solve a common problem for donors who are ready to make a gift and know what ministry or institution they wish to support, but don't yet know which specific initiative they want their gift to advance.

There's another important difference that makes SCFs unique: unlike a DAF, they can be funded with qualified charitable distributions (QCDs) from a traditional IRA. This allows a donor to satisfy (or exceed) their IRA's required minimum distribution (RMD) while simultaneously avoiding the tax consequences of IRA distributions.

## HOW IT WORKS



## KEY BENEFITS

1

### Give To Your Passion

Use your SCF to fund specific projects — building campaigns, scholarships, or whatever you're passionate about. You can be sure your gift is making the right impact at the right time.

3

### Multiply Your Giving

Your contributions are invested and grow tax-free, maximizing Kingdom impact when you're ready to grant funds.

2

### Fund With Your IRA

SCFs can receive qualified charitable distributions of up to \$100,000 annually from your IRA, reducing your taxable income while supporting your ministry of choice. If you take the standard deduction, you can receive tax advantages without itemizing.

4

### Enjoy Flexibility, Freedom And Ease

Contribute to your SCF and make grants immediately, or build toward a specific project. You can also create a customized distribution plan or continue to invest in an endowment to support your ministry even after you're gone.



“I use a single charity fund to give because it accepts IRA charitable rollovers, which provide significant tax savings. An SCF also allows me to choose when my gift goes to my church, so I can support a variety of activities like missions offerings, youth camps or even a building campaign.”

Randy I. | Oklahoma City, OK

**Get Started At:**  
[WatersEdgeServices.org/SCF](https://WatersEdgeServices.org/SCF)



# Endowment

Endowment is unique due to its permanence and ability to multiply your gift many times over, far exceeding the gift's initial value. It is a giving pathway for individuals with a strategic vision for the future – donors who want their gift to not only impact this generation, but also generations to come.

For churches and ministries, endowed gifts build long-term financial stability

while simultaneously meeting short-term needs. An endowment works by investing your gift. Each year, a percentage of the endowment's value is distributed to the ministry you support while the remainder is allowed to grow tax-free to meet future needs. This cycle of distribution and growth creates a perpetual stream of income, providing ministries with financial stability that lasts a lifetime and beyond.

## HOW IT WORKS



## KEY BENEFITS

1

### Leave A Legacy

Endowment is a permanent, perpetual gift, which means it will continue to support ministry for generations, long after your passing.

3

### Maximize Tax Benefits

A gift to endowment provides you with immediate charitable tax deductions. It can also help you avoid capital gains taxes if your gift is funded with appreciated assets like stocks or real estate.

2

### Multiply Your Gift

An endowment is invested and grows tax-free. Annual distributions to ministry increase over time, multiplying your gift and your impact.

4

### Give Over Time

You can give to your endowment during your lifetime and after death, through your estate plan. Others can contribute, too.



“I’ve been a tither since I was 16. When I give to an endowment through WatersEdge, I know that the income will continue to help the ministry I’ve chosen to support from now until Jesus returns. Endowment is a way for me to leave a legacy beyond myself so that when I’m dead and gone, I’m still giving a tithe. That’s very fulfilling to me.”

**Wayne C. | Oklahoma City, OK**

**Get Started At:**  
[WatersEdgeServices.org/endowment](https://WatersEdgeServices.org/endowment)





# Charitable Gift Annuity

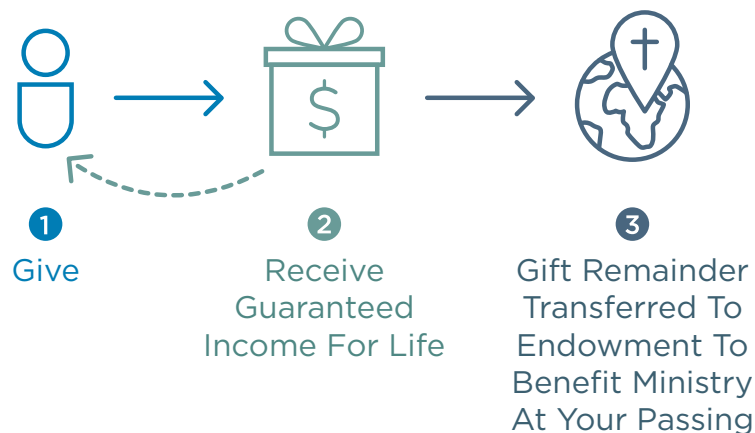
A charitable gift annuity, or CGA, allows you to make a gift to ministry while receiving a tax deduction and guaranteed lifetime income. After your death, the remainder of the gift is placed into endowment to benefit the ministry or ministries you've selected.

CGAs are an excellent giving option for anyone of retirement age who desires to give charitably and values the security of a dependable income stream. The older you are when you create a CGA, the higher your annual payout. Rates also differ slightly between individuals and couples.

Though CGAs are typically funded with cash or stock, they can also accept qualified charitable distributions (QCDs) from a traditional individual retirement account (IRA).

Known as an IRA charitable rollover, individuals age 70½ or older are eligible to make a one-time, tax-free transfer from an IRA to a CGA. However, unlike traditionally funded CGAs, annual payments from an IRA-funded CGA will be taxed as ordinary income since the IRA distribution used to create your CGA is not taxed.

## HOW IT WORKS



## KEY BENEFITS

### 1 Receive Income For Life

Fixed rates guarantee the same annual payment for life, even if you outlive the value of your gift.

### 3 Enjoy Tax Benefits

Claim immediate tax benefits when you create your CGA. A portion of the payments you receive may also be tax-free for a period of time.

### 2 Protect Your Spouse

For couples, income can continue for the surviving spouse after the death of the first.

### 4 Get Paid On Your Schedule

You can choose to receive monthly, quarterly, semi-annual or annual payments from your CGA.



“I wanted to put the money where it was most needed. I know I can’t do it all, but I hope this gift will support someone with the talent of teaching people about Jesus.”

**Lakie G. | McAlester, OK**

**Get Started At:**  
[WatersEdgeServices.org/CGA](https://WatersEdgeServices.org/CGA)



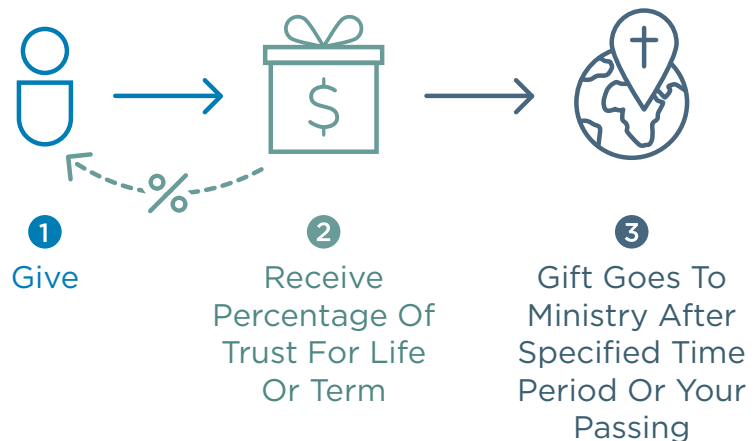
# Charitable Remainder Trust

Financial security and charitable giving go hand in hand with a charitable remainder trust, or CRT. This giving solution is an excellent option for securing your retirement while making a lasting Kingdom impact.

CRTs provide an immediate tax deduction, create income for you (or your loved ones) and also support ministry. There are two primary types of charitable remainder trusts, known as CRUTs and CRATs.

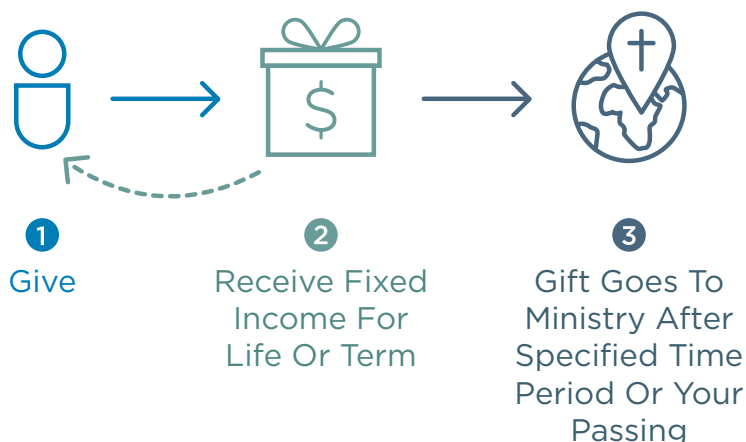
## Charitable Remainder Unitrust (CRUT)

A CRUT works by placing your assets in a trust during your lifetime. A fixed percentage of the trust's value is paid out to you or your beneficiaries each year. After a specified time period, or after you or your beneficiaries pass, the remainder of the trust is transferred to the ministry or ministries of your choice.



## Charitable Remainder Annuity Trust (CRAT)

Like a CRUT, a CRAT also places your assets in a trust during your lifetime. But instead of paying out a fixed percentage of the trust's value each year, CRATs pay a fixed dollar amount to you or your beneficiaries. After a specified time period, or after you or your beneficiaries pass, the remainder of the trust is given to ministry.



## KEY BENEFITS

### 1 Dependable Payments

Provide you or your loved ones with a predictable stream of income for life or a specified time period.

### 2 Reap Tax Benefits

Receive an immediate tax deduction when you fund a CRT; avoid capital gains taxes by giving appreciated assets like stocks or real estate.

### 3 Give Big

CRTs are an ideal tool for planning major donations to ministry, especially if the assets you're giving come with special circumstances (large, illiquid, or difficult-to-market private businesses), or if you prefer flexible payment arrangements. CRUTs provide an additional giving advantage because they allow you to continue to add funds throughout your lifetime or upon your death.

**Get Started At:**  
[WatersEdgeServices.org/CRT](https://WatersEdgeServices.org/CRT)



# IRA Charitable Rollover

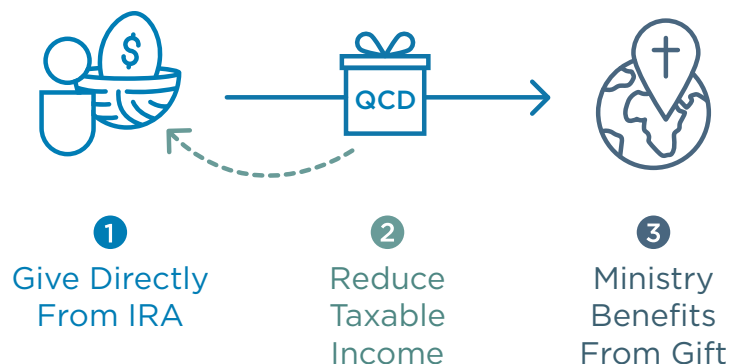
IRA charitable rollovers are an attractive giving option for senior adults. If you are over 70½ years old, you can give a tax-free distribution from a traditional IRA to qualified ministries. The limit is \$100,000 for individuals and \$200,000 for couples.

This type of gift is known as a qualified charitable distribution (QCD) and can satisfy your IRA's required minimum distribution (RMD). Because QCDs are tax-free, these gifts do not qualify for a charitable deduction on your income tax.

However, they have the benefit of lowering taxes by reducing your adjusted gross income. Unlike other charitable gifts, this tax strategy can benefit you even if you do not itemize your tax deductions.

It is critical to understand that your gift will not qualify as a QCD if you withdraw funds first and then make your donation. Instead, the funds from your IRA must be given directly to WatersEdge for the benefit of the ministries you wish to support.

## HOW IT WORKS



## KEY BENEFITS

1

### Reduce Taxable Income

Qualified charitable distributions from your IRA can help minimize taxes by lowering your adjusted gross income.

2

### Give Back

An IRA charitable rollover provides you with the opportunity to use retirement funds for giving.

3

### Satisfy IRA Requirements

IRAs have complex rules that govern minimum distributions. An IRA charitable rollover can help you satisfy your annual IRA distribution requirements.

**RMD**

**Required Minimum Distribution** — The amount of funds you are required to withdraw from your IRA every year after you turn 73.

**QCD**

**Qualified Charitable Distribution** — A charitable donation that counts toward your RMD and can begin at age 70½.



“Our tax man is a Christian and he suggested an IRA charitable rollover as a way to reduce our taxable income while helping others at the same time. We chose to give to Baptist Village Communities’ Adams Fund, which provides financial assistance to meet the day-to-day needs of dozens of senior adults with limited incomes.”

Gil K. | Oklahoma City, OK

**Get Started At:**  
[WatersEdgeServices.org/IRA](https://WatersEdgeServices.org/IRA)





# Beneficiary Designation

Beneficiary designation allows you to give assets like life insurance policy proceeds or retirement plan accounts to ministry after your passing. It is one of the easiest and most tax-efficient ways to support Kingdom work because updating a beneficiary designation doesn't require changes to your will or trust.

Begin by contacting WatersEdge. Our giving professionals will guide you through the process of requesting and

completing a beneficiary designation form from your account provider.

We'll also document the ministry or ministries you wish to support. You may choose to send the funds directly to ministry, place them in an endowment that multiplies your impact through perpetual annual distributions, or utilize other charitable giving options.

## HOW IT WORKS



## KEY BENEFITS

### 1 Give With Ease And Simplicity

Most beneficiary designations require a single form and typically don't necessitate changes to your will or trust.

### 2 Reduce Potential Tax Burden

Depending on the asset, beneficiary designation gifts can reduce or eliminate income taxes for your heirs, if applicable.

### 3 Provide Control And Flexibility

Beneficiary designations are revocable until your death; you control which ministry or ministries you want to support and the asset percentage each beneficiary receives.

## ACCOUNT TYPES YOU CAN GIFT



Retirement Plan



Donor Advised Fund



Bank Accounts



Commercial Annuity



Life Insurance



Investment Accounts

**Get Started At:**  
[WatersEdgeServices.org/beneficiary](https://WatersEdgeServices.org/beneficiary)

# We're Here To Help

## RESOURCES AND NEXT STEPS

We get it. Navigating the complexities of charitable giving, estate planning and personal investing isn't easy. Whether deciphering the alphabet soup of giving solutions acronyms or discerning the latest tax code changes, we're here to help. Let our team of professionals be your guide as you plan for your future and practice biblical generosity that transforms lives with the Gospel.

### Contact Us

If you have questions or would like to learn more, open an account or make a charitable gift, start a conversation with WatersEdge today.

✉ [give@WatersEdgeServices.org](mailto:give@WatersEdgeServices.org)

☎ **800-949-9988**

👉 [WatersEdgeServices.org](https://WatersEdgeServices.org)

### Gifts Of Stock And Other Securities

Gifts of securities like stocks, mutual funds and bonds should be made using the transfer form at [WatersEdgeServices.org/StockGifts](https://WatersEdgeServices.org/StockGifts). You may also provide your broker or financial advisor with the information below to facilitate your gift. If you have questions or need assistance, please email [cio@WatersEdgeServices.org](mailto:cio@WatersEdgeServices.org).

#### Security Transfer Instructions

TD Ameritrade

DTC Clearing #0188

"The Baptist Foundation of Oklahoma"

Act # 427604020

#### Contact Information

Chief Investment Officer

Phone: 800-949-9988

Email: [cio@WatersEdgeServices.org](mailto:cio@WatersEdgeServices.org)

#### WatersEdge Tax ID Number

EIN 73-0623038

# Go Deeper

Additional information about WatersEdge services for individuals and families can be found on our website, including:



## Kingdom Investments

Put your money to work! Check our rates, open an account or download our Offering Circular.

[WatersEdgeServices.org/invest](https://WatersEdgeServices.org/invest)



## Giving Solutions Guide

Navigate the myriad of giving strategies and maximize your gifts' Kingdom impact using our Giving Solutions Guide.

[WatersEdgeServices.org/GSG](https://WatersEdgeServices.org/GSG)



## Estate Planning Guidebook

Start your estate plan from the comfort of home using our online Estate Planning Guidebook. You can also download a fillable PDF or request a paper copy.

[WatersEdgeServices.org/EstatePlan](https://WatersEdgeServices.org/EstatePlan)



## Gift Calculator

Considering a charitable gift annuity or a charitable remainder trust? Use our calculator to create a personalized example of your projected payments and tax benefits.

[WatersEdgeServices.org/calculator](https://WatersEdgeServices.org/calculator)



## Stock Gift Form

Avoid capital gains taxes by gifting shares of appreciated securities. Let our online form guide your next stock gift in three easy steps.

[WatersEdgeServices.org/StockGifts](https://WatersEdgeServices.org/StockGifts)







SERVICES FOR

# Churches, Ministries & Institutions



“IN A RAPIDLY CHANGING WORLD,  
HAVING THESE TYPES OF  
FINANCIAL TOOLS AVAILABLE  
CAN BE A GAME CHANGER FOR  
A CHURCH OR MINISTRY THAT  
HAS THE RESOURCES AND  
VISION TO USE THEM.”

**Michael Taylor, Pastor, FBC Ponca City | Ponca City, OK**

# SERVICES FOR Churches, Ministries & Institutions



Every ministry is driven by a God-given vision of what *could be*. That's why WatersEdge partners with hundreds of churches, ministries, organizations and institutions across the United States. We're passionate about providing smart financial solutions that strengthen ministries and empower leaders to bring their vision to life. From loans and investments to accounting, asset management and more, these tools can help you steward and grow ministry resources for the sake of advancing the Gospel.

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- 44** Asset Management
- 48** Charitable Estate Planning
- 50** Resources



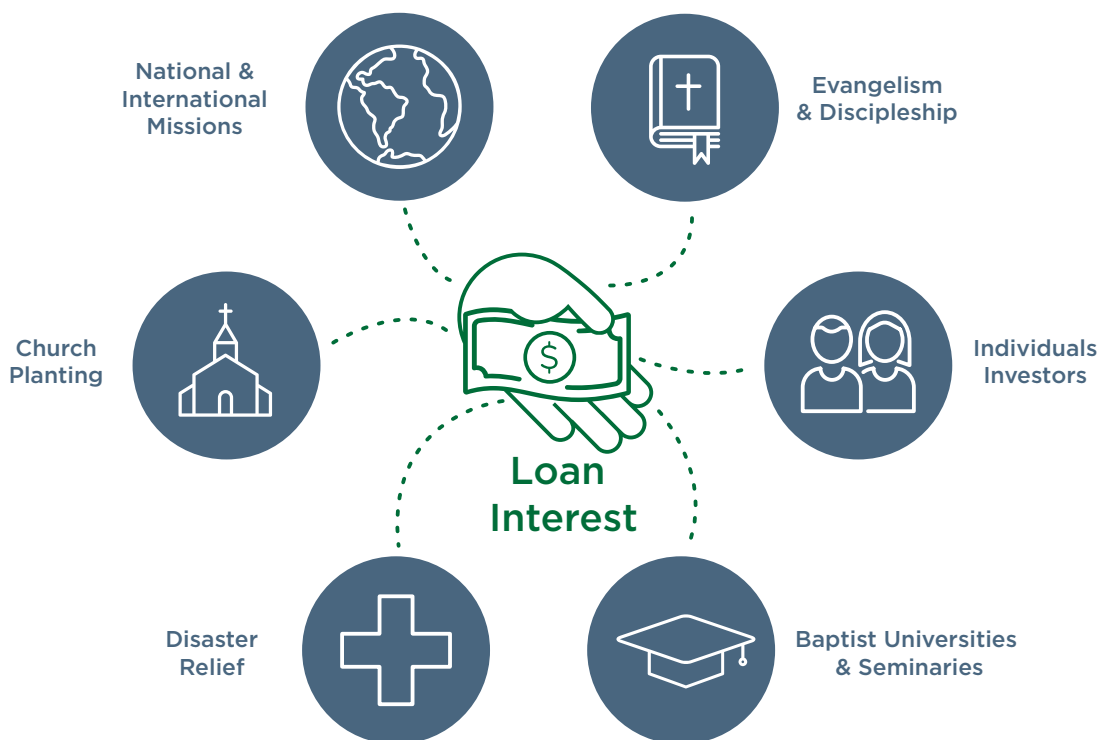
# Ministry Loans

For more than 65 years, WatersEdge has provided loans to churches, ministries, organizations and institutions. Whether you're ready to purchase, build, renovate or refinance, if you can dream it, we can finance it.

As a nonprofit, faith-based lender, WatersEdge understands churches'

unique needs and seeks to offer the most cost-efficient, hassle-free loan available.

And unlike traditional lenders, the interest from your loan is returned to ministries and individuals that have invested in Kingdom causes.



## KEY BENEFITS

1

### Save Money

We offer competitive rates, low closing costs and no prepayment penalties.

3

### Enjoy A Rapid Turnaround

Close in as little as three weeks. Learn how the WatersEdge loan process works at [WatersEdgeServices.org/loans](https://WatersEdgeServices.org/loans).

2

### Keep Financing Simple

Use our convenient online application to start the loan process. We pride ourselves on minimal paperwork and don't require appraisal, surveys or construction draw inspections.

4

### Make A Kingdom Impact

Your loan interest is returned to ministries and individuals that have invested in Kingdom causes.



"I can't emphasize it enough: I don't think we could be doing what we are doing right now without our partnership with WatersEdge. From the first conversation about a loan, I'm not sure I've worked with an organization that has streamlined things for us in a more simplified way, leveraging everything God has blessed them with to bless churches."

**J.T. English, Lead Pastor**  
**Storyline Church | Arvada, Colorado**

**Get Started At:**  
[WatersEdgeServices.org/loans](https://WatersEdgeServices.org/loans)



# Kingdom Investments For Ministries

Kingdom Investments are designed to create income. These investment opportunities are ideal for churches, ministries and Christian organizations that seek steady growth of cash assets and desire to avoid volatility associated with stocks and bonds.

WatersEdge offers two options through Kingdom Investments: Demand Investments and Term Investments.

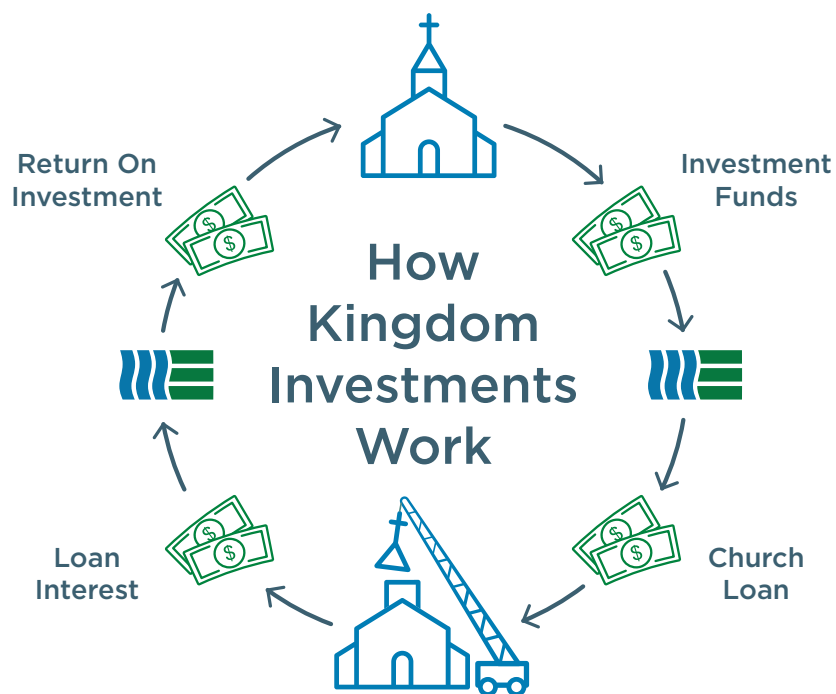
Demand Investments provide ministries with the flexibility to withdraw funds on demand without penalty (high liquidity), while Term Investments feature a short-to mid-term investment time frame.

Both options offer excellent yields.

Kingdom Investments are backed by our robust Ministry Loan portfolio and more than 65 years of lending experience. WatersEdge uses your ministry's invested dollars to provide competitive loans to churches seeking to purchase, build, renovate or refinance their facilities. The loan interest paid by these congregations provides the return on your ministry's investment.

Visit **[WatersEdgeServices.org/invest](https://WatersEdgeServices.org/invest)** for investment rates, minimums, fees, eligibility and other information about Kingdom Investments.

WatersEdge securities are subject to certain risk factors as described in our Offering Circular and are not FDIC or SIPC insured. This is not an offer to sell or solicit securities. WatersEdge offers and sells securities only where authorized; this offering is made solely by our Offering Circular.



## KEY BENEFITS

**1 Earn More Interest**  
Great rates make your ministry's money work harder, multiplying resources and maximizing return.

**2 Lock In Rates**  
Avoid the ups and downs of the stock market; fixed yields on Term Investments mean you can grow cash with less volatility.

**3 Uber Flexible**  
Invest cash on a daily, monthly or yearly time frame; multiple options are available to meet your ministry's unique needs and goals.

**4 Kingdom Impact**  
Unlike traditional financial institutions, WatersEdge uses your ministry's cash to grow churches through our Ministry Loan program (page 38).

**Get Started At:**  
[WatersEdgeServices.org/invest](https://WatersEdgeServices.org/invest)





# Ministry Accounting

WatersEdge provides churches with affordable accounting, payroll, contribution tracking and online giving services that are designed to meet the unique needs of ministry.

Let our experts lift the burden of managing ministry finances so you can focus more time, energy and resources on advancing the Gospel.



## Basic Accounting

- Bookkeeping for all fund types
- Financial reporting
- Accounts payable processing and check printing
- Bank reconciliations
- Special projects  
*(additional fees apply)*



## Payroll

- Full-service payroll for all full-time and part-time employees
- Minister-specific payroll processing
- W-2 reporting and 1099s
- State and federal tax payments and reporting



## Contribution Tracking

- Tracking all designated tithes and offerings
- Providing annual contribution statements



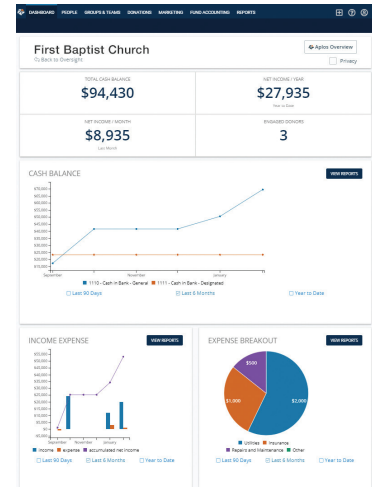
## Online Giving

- Give by credit card, debit card, text or e-check (ACH)
- Optional automatic recurring donations
- No setup fee and no contract
- Low transaction fees

## KEY BENEFITS

### 1 Cloud-Based Software Puts You In Control

Access your church's financial information from anywhere. Interactive dashboards show real-time information including cash balances, income and expenses, and contribution trending. Powerful reporting tools analyze current and historical data, putting critical information about your church's financial health at your fingertips.



### 2 Save Money And Time

Fees vary based upon transaction volume, number of employees and the optional services you select. Churches currently paying for accounting services see an average savings of \$5,000 in employee and software costs by switching to WatersEdge. Request a customized estimate for your church today.



“Shifting to WatersEdge Ministry Accounting has been one of the greatest decisions we’ve made as a church. It’s made my life so much easier, and there’s confidence in the congregation with the direction we’re heading financially. The Lord is moving in a mighty way, and WatersEdge is a big part of that.”

**Jon Johnston, Lead Pastor**  
Exchange Avenue Baptist Church | Oklahoma City, Oklahoma

**Get Started At:**  
[WatersEdgeServices.org/accounting](https://WatersEdgeServices.org/accounting)



# Asset Management

Wise stewardship of financial resources is essential for the growth of every nonprofit. That's why WatersEdge provides asset management services to churches, ministries, Christian organizations and institutions across the United States. We specialize in long-term management of permanent and semi-permanent endowed assets, creating a predictable source of income that grows with inflation.

WatersEdge also offers cash management services that pair high yields with daily liquidity, providing on demand access to resources. For small to mid-size Christian organizations and institutions, WatersEdge offers outsourced asset management services including both turnkey and fully customized solutions. This provides you with the flexibility to choose the level of support your organization needs.

## BIBLICALLY RESPONSIBLE INVESTING

Scripture calls Christ-followers to honor the Lord in every aspect of our lives. This includes how we invest the resources He has entrusted to us. That's why WatersEdge employs biblically based social screens designed to exclude investment in companies and corporations whose business activities are contrary to Christian values.

These screens include:



**No Alcohol,  
Tobacco  
Or Cannabis**



**No Pornography,  
Unbiblical Media  
& Entertainment  
Or Gambling**



**No Abortion Or  
Embryonic Stem  
Cell Research**

## KEY BENEFITS

### 1 Endowment Specialists

We've been managing and growing endowments for more than 75 years — it's what WatersEdge was created to do. Predictable distributions that grow with inflation mean a dependable income stream your organization can count on.

### 3 Attractive Management Fees

We've lowered asset management fees and will continue working to keep them low because fewer fees mean more resources for ministry.

### 2 Access To Alternative Investments

Our Spending Policy Pool includes traditional market exposure plus alternative investments like private equity and venture capital, which historically offer greater returns with less volatility over the long-term.

### 4 Expanded Services

Asset management includes access to WatersEdge estate planning and planned giving services, which can help your organization attract new resources to fund future initiatives.



“WatersEdge’s management of our endowment accounts has allowed OBU to have dependable returns with predictable distributions, permitting us to guarantee scholarship awards to students during their four years at OBU. The WatersEdge staff truly cares about the impact of endowment distributions on OBU’s ministry.”

**Randy Smith, Executive VP for Business & Administrative Services  
Oklahoma Baptist University | Shawnee, OK**



## LONG-TERM INVESTMENT FUNDS

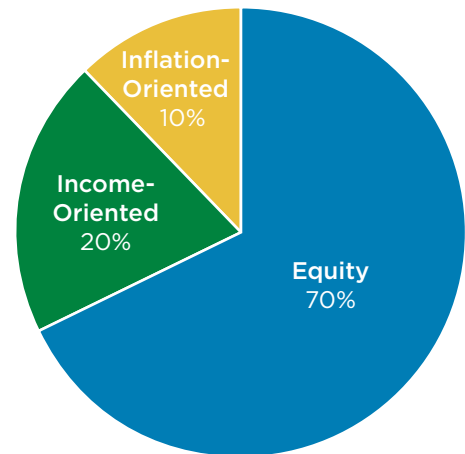
### Spending Policy Pool (SPP)

**PURPOSE:** Exclusively for the investment of endowment trusts and custodial accounts. The SPP is designed for permanent pools of capital that distribute approximately 4.5% annually and grow future distributions by the level of inflation.

**GOAL:** Capital appreciation and income; target is 8.5% annualized return with less than 80% of public market volatility.

**TIME FRAME:** Permanent or semi-permanent; the SPP is designed to retain invested principal indefinitely.

**ALLOCATION:** 70% equity, 20% income-oriented, 10% inflation-oriented; includes illiquid private limited partnerships (private equity, private debt, venture capital, private real estate, private real assets) that enhance return and dampen volatility.



### General Investment Pool (GIP)

**PURPOSE:** Designed for the long-term investment of trusts that desire a return profile similar to the Spending Policy Pool but with higher liquidity.

**GOAL:** Capital appreciation and income; target is 7.6% annualized return.

**TIME FRAME:** 5+ years

**ALLOCATION:** Primarily liquid public securities (70% equity, 20% income-oriented, 10% inflation-oriented); does not include illiquid private limited partnerships.



## CASH MANAGEMENT

### Institutional Cash Fund

**PURPOSE:** Provides high yields on cash assets; designed for custodial accounts managed for institutional clients.

**GOAL:** Capital preservation and income; historically offers greater returns than cash investments available at traditional financial institutions.

**TIME FRAME:** Assets are available on demand (daily liquidity), though the fund is ideal for long-term investment.

**ALLOCATION:** Variable; includes a mixture of liquid allocations (cash equivalents, certificates of deposit, treasury bonds, corporate bonds) and long-term allocations (private debt, ministry loans, real estate). The latter allows the fund to earn a higher interest rate than cash equivalents alone.



## CUSTOM FUNDS

In addition to our Spending Policy and General Investment pools, WatersEdge offers customized investment options. These tailored solutions allow you to blend multiple funds in any combination to suit your organization's unique needs. We believe that asset allocation is the single largest driver of investment risk and performance. That's why we'll work together to identify and understand your specific investment objectives in order to design a custom portfolio to protect, strengthen and grow your organization's assets.

**Get Started At:**  
[WatersEdgeServices.org/AssetManagement](https://WatersEdgeServices.org/AssetManagement)



# Charitable Estate Planning

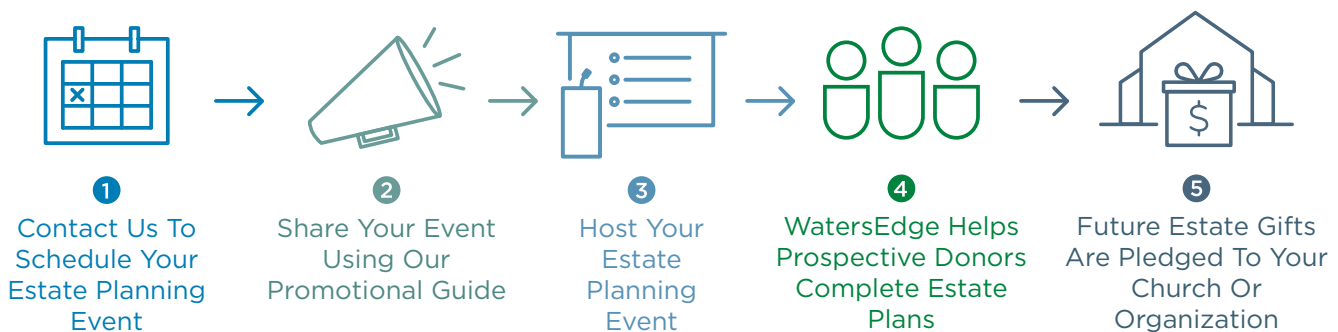
For most Christians, the best opportunity to make a significant financial gift to Kingdom work comes when they die, through their estate. That's why charitable estate planning is such an important part of biblical stewardship and an essential giving tool for churches, ministries, Christian organizations and institutions.

Estate planning provides a long-term pathway to direct gifts to your church or organization while simultaneously safeguarding those who support you. To develop this giving pathway, WatersEdge offers estate planning

seminars, emphases and events to educate prospective donors and assist them with creating or updating their plans. These events are designed to encourage estate gifts to your church or organization and are fully customizable, depending on your unique needs.

As part of our purpose to financially empower donors and ministries to transform lives with the Gospel, WatersEdge estate planning services are provided at no cost to your church or organization or to the individuals and families who create charitable estate plans.

## HOW IT WORKS





## KEY BENEFITS

### 1 Estate Planning That Fits

Scale and customize an estate planning emphasis to meet your needs, whether an event for the whole church, a Sunday School class or just your staff.

### 2 Low Administrative Burden

It's your event, but we'll do the work. Our team is armed with resources to help you plan, promote and execute.

### 3 Legal Fee Reimbursement Encourages Giving

WatersEdge will reimburse a portion of the legal fees associated with the creation of individual church members' estate plans if their plan includes a gift for the benefit of a partnering ministry.\*

### 4 Serious Expertise, For Free

We've helped guide families through the estate planning process for more than 50 years, and our certified team serves at no cost to your members, staff or organization.

\*The most common way to qualify for legal fee reimbursement is to leave a gift in your estate plan of at least 10 percent of your estate (or an amount of \$50,000 or greater) for the benefit of an approved ministry partner. See a list of WatersEdge ministry partners at [WatersEdgeServices.org/MinistryPartners](https://WatersEdgeServices.org/MinistryPartners).



“WatersEdge came alongside our church to promote legacy gifts through estate planning, and they served us well. First Baptist Church of Midwest City considers them a partner in ministry, and we are better prepared for the future because of it. Any church should seriously consider the services offered through WatersEdge.”

**Trey Graham, Senior Pastor**  
**First Baptist Church | Midwest City, OK**

**Get Started At:**  
[WatersEdgeServices.org/EPpromo](https://WatersEdgeServices.org/EPpromo)

# We're Here To Help

## RESOURCES AND NEXT STEPS

Ministry isn't easy — don't go it alone. For more than 75 years, WatersEdge has empowered churches, ministries, Christian organizations and institutions with smart, biblically grounded financial solutions. From loans and investments to accounting and asset management, let our team of professionals be your guide as you lead your organization to impact God's Kingdom.

## Go Deeper

Additional information about WatersEdge services for churches, ministries and institutions can be found on our website, including:



### Kingdom Investments

Put your ministry's money to work. Check our rates, open an account or download our Offering Circular.

[WatersEdgeServices.org/invest](https://WatersEdgeServices.org/invest)



### Ministry Accounting

Get a customized estimate to see how much your church could save with outsourced accounting services.

[WatersEdgeServices.org/accounting](https://WatersEdgeServices.org/accounting)



### Ministry Loans

Need financing to buy, build, renovate or refinance? With more than 65 years of lending experience, we are the church loan experts!

[WatersEdgeServices.org/loans](https://WatersEdgeServices.org/loans)

## Contact Us

If you have questions or would like to learn more about our services, open an account or request an estimate, start a conversation with WatersEdge today.

✉ [info@WatersEdgeServices.org](mailto:info@WatersEdgeServices.org)

☎ **800-949-9988**

👉 [WatersEdgeServices.org](https://WatersEdgeServices.org)



### Estate Planning

WatersEdge provides complimentary estate planning services for senior pastors. Start your plan using our online Estate Planning Guidebook.

[WatersEdgeServices.org/EstatePlan](https://WatersEdgeServices.org/EstatePlan)



### Tax And Legal Help

Navigating tax and legal issues can feel like a maze. Get answers from our FAQs, ask our experts or attend one of our annual seminars.

[WatersEdgeServices.org/TaxHelp](https://WatersEdgeServices.org/TaxHelp)



### Asset Management

View our portfolio performance or make an appointment to see if our asset management services could be a fit for your organization.

[WatersEdgeServices.org/AssetManagement](https://WatersEdgeServices.org/AssetManagement)



[WatersEdgeServices.org](https://WatersEdgeServices.org)



