



# Giving Solutions

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# Giving Solutions

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*WatersEdge Advisors is a trade name of The Baptist Foundation of Oklahoma.*



[WatersEdge.com](http://WatersEdge.com)



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

# THE EARTH IS THE LORD'S *and everything in it...*

Psalm 24:1

Scripture clearly defines Christians' roles as stewards of creation. Everything we have was created by God, given to us by God, and ultimately belongs to God. When Pharaoh's defiance was broken and the Hebrews were freed in the book of Exodus, the Lord prompted the Egyptians to heap gold and silver on the Israelites as they fled. These treasures represented unimaginable wealth to a people who had spent the past 400 years as slaves, but God had a greater purpose in mind. Israel had the opportunity to give back much of this treasure in favor of something of exceedingly greater value: God Himself. The Egyptian gold became an offering that was used to build the tabernacle where the Father dwelled among His people.

The same is true for Christ followers today: God's gifts are ultimately intended to accomplish His purposes.

WatersEdge helps individuals and families use their God-given resources to support the work of hundreds of Gospel-centered ministries that are changing lives across the United States and around the world.

Charitable planned giving is a practical way to safeguard and multiply the gifts God has given. The purpose of this guide is to help you navigate the myriad of giving strategies and create a plan that will allow you to maximize your gifts' Kingdom impact while simultaneously reaping tax benefits and protecting your family and your wishes.

We hope this will be the beginning of a conversation with WatersEdge charitable giving experts who are ready to help you with your giving goals. Thank you for the privilege of partnering together for the glory of Jesus Christ.



*Robert K. Kellogg*

Robert Kellogg  
CEO, WatersEdge



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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 create waves of Kingdom impact.

# \$250 Million

**Targeted Distributions To Ministry by 2029**

Our goal is to fuel a movement of generosity that empowers ministries with \$250 million in resources by 2029. Your generosity is accomplishing this God-sized vision. In 2025, we completed 25x25, a vision to distribute \$25 million annually by the year 2025 — a number so bold it seemed impossible when it was adopted by WatersEdge in 2013.

# 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.



# 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



"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**

## CREATE OR UPDATE YOUR PLAN IN 6 STEPS



**1** Begin by completing the Estate Planning Guidebook online using our interactive form. You may also request a paper copy to fill out.



**2** Once you've submitted your guidebook, a WatersEdge estate planning professional will review it and reach out to help answer questions or complete any missing information.



**3** Next, we'll send your guidebook to an attorney of your choice who will draft your documents.



**4** You will then work directly with your attorney to complete and sign your estate plan.



**5** Pay your attorney.



**6** Receive reimbursement for a portion of your legal fees if your plan includes a gift for the benefit of an approved 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) to WatersEdge for the benefit of your chosen ministry (at least 50% of which must be for an approved Ministry Partner). See our Gift Acceptance Policy at [WatersEdge.com/GiftAcceptance](https://WatersEdge.com/GiftAcceptance) and a list of Ministry Partners at [WatersEdge.com/MinistryPartners](https://WatersEdge.com/MinistryPartners). Contact us for other ways to qualify for a legal fee reimbursement.

**Get Started At:**  
[WatersEdge.com/plan](https://WatersEdge.com/plan)



# Trust Administration

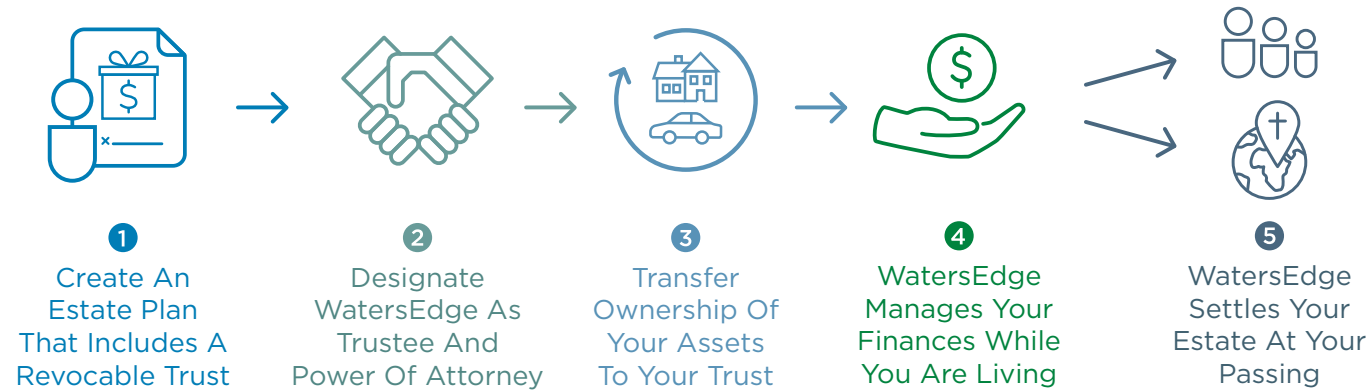
Trust administration empowers WatersEdge to manage your finances on your behalf while you are living and to oversee the settlement of your estate after your death if desired or needed.\* These services are designed for single or married senior adults who lack the necessary family support to meet these 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.

If at least 25% of the trust is a charitable gift, you may be able to 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



“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.”

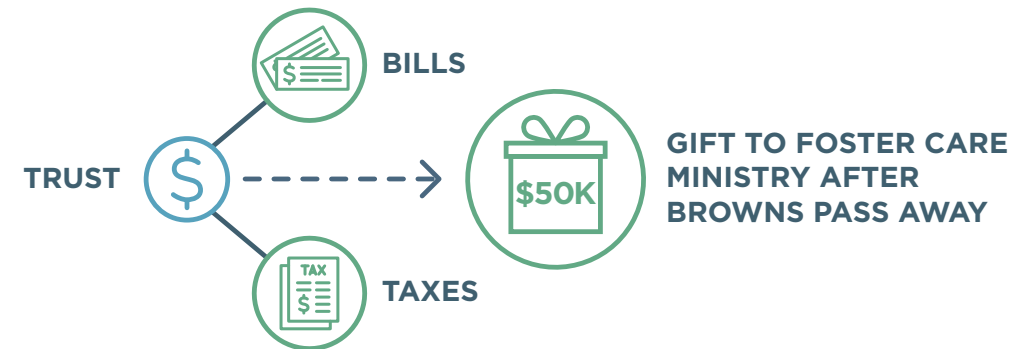
**Margaret G. | Oklahoma City, OK**

## 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 **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.
- 3 **Peace Of Mind**  
Rest easy knowing that you've settled important end-of-life decisions by entrusting WatersEdge to carry out your wishes.

## GIVING EXAMPLE

The Browns have always been passionate about foster care. When they created their estate plan, they chose to use their assets to establish a revocable trust, with WatersEdge as the trustee. Now, WatersEdge helps the Browns manage their day-to-day finances — making sure bills are paid and even filing their taxes each year. Plus, they have the peace of mind that comes from knowing that when they pass, WatersEdge will execute their estate exactly as they want, with a sizable portion going to support their foster care ministry of choice.



\*WatersEdge may serve as trustee only if the charitable gift is at least 25% of the trust, or higher depending on each person's situation. The estate must also comply with the Oklahoma Charitable Fiduciary Act (OCFA) and with the WatersEdge Gift Acceptance Policy.

**Get Started At:**  
[WatersEdge.com/trust](https://WatersEdge.com/trust)



# 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



“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**

## 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.
- 2 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.
- 3 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.

## GIVING EXAMPLE

Imagine placing \$50,000 into an endowment for a ministry that’s close to your heart. In its first year, your endowed gift would distribute about \$2,250. While that amount may seem small compared to the size of the initial gift, time quickly multiplies the impact. Over 25 years, your \$50,000 endowment could grow its annual distribution from \$2,250 to \$4,570. Cumulative distributions over that 25-year period would total \$82,000, more than \$30,000 above the original \$50,000 gift.



Net of fees. Assumes 7.5% growth and 4.5% annual distribution.

**Get Started At:**  
[WatersEdge.com/endowment](https://WatersEdge.com/endowment)



# 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.

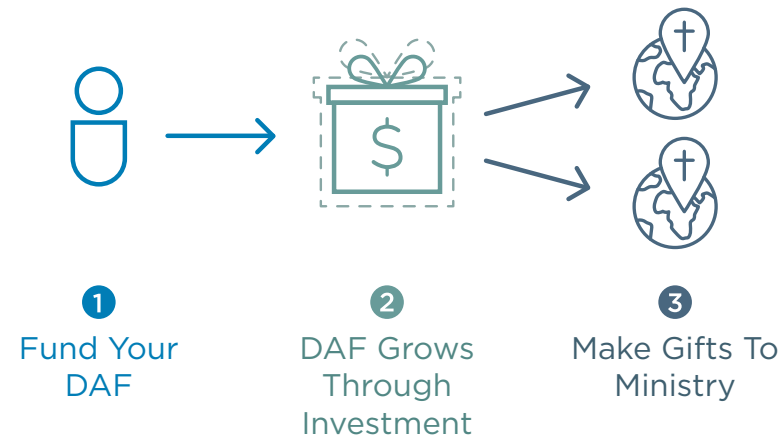
Think of a DAF like a savings account for all of your giving. Instead of writing multiple checks to individual ministries, you contribute to your DAF

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



“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**

## 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 Multiply Your Giving**  
Contributions are invested and grow over time to maximize charitable impact. All growth is tax-free.
- 3 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.
- 4 Avoid Fees With WatersEdge**  
There are no fees to open an account or process grant requests. A fee-free DAF is one option available to ensure every penny of your giving impacts ministry.

## GIVING EXAMPLE

The Robinsons opened a DAF with WatersEdge using \$10,000 in real estate, \$4,000 in stocks, and \$1,000 in cash (\$15,000 total). The family received an immediate tax deduction for the gifts, which were invested and earned an additional \$900 while the Robinsons decided which ministries they wanted to support.

When they were ready, the Robinsons made grants from their DAF to their church, international missions, and disaster relief. WatersEdge made it easy, handling all the paperwork and sending the checks to the ministries on the Robinsons' behalf.



**Get Started At:**  
[WatersEdge.com/DAF](https://WatersEdge.com/DAF)



# IRA Charitable Rollover

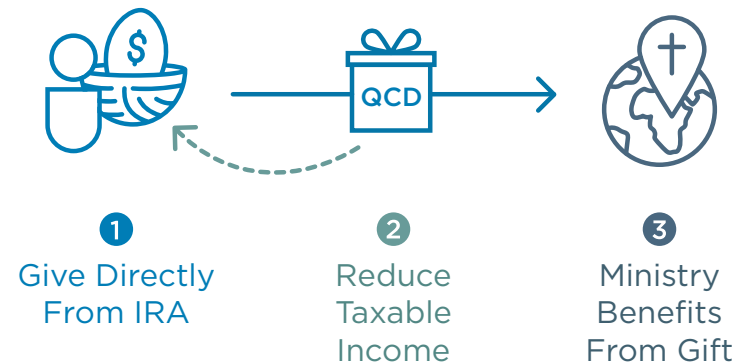
IRA charitable rollovers are an attractive giving option for senior adults. If you are over 70½ years old, you can give a tax-free distribution from a traditional IRA to qualified ministries. The 2026 limits are \$111,000 for individuals and \$222,000 for couples.

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. QCDs can also fund charitable gift annuities. See pages 18-19 for more details.

## HOW IT WORKS



“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

## KEY BENEFITS

- 1 Reduce Taxable Income**  
Qualified charitable distributions from your IRA can help minimize taxes, Medicare premiums, and taxability of Social Security payments by lowering your adjusted gross income.
- 2 Satisfy IRA Requirements**  
IRAs have complex rules that govern minimum distributions. An IRA charitable rollover can help you satisfy your annual IRA distribution requirements.
- 3 Give Back**  
An IRA charitable rollover provides you with the opportunity to use retirement funds for giving.

## GIVING EXAMPLE

<b>A</b>	Ms. Garcia gives a <b>portion</b> of her IRA's RMD as a gift (QCD) to ministry.	<b>\$15,000</b> ANNUAL RMD	–	<b>\$10,000</b> DONATION (QCD)	=	<b>\$5,000</b> TAXABLE RMD
<b>B</b>	Ms. Garcia gives her <b>entire</b> IRA's RMD as a gift (QCD) to ministry.	<b>\$15,000</b> ANNUAL RMD	–	<b>\$15,000</b> DONATION (QCD)	=	<b>\$0</b> TAXABLE RMD
<b>C</b>	Ms. Garcia gives her <b>entire</b> IRA's RMD plus \$5,000 as a gift (QCD) to ministry.	<b>\$15,000</b> ANNUAL RMD	–	<b>\$15,000</b> + <b>\$5,000</b> DONATION (QCD)	=	<b>\$0</b> TAXABLE RMD Additional \$5,000 gift may provide further tax benefits.

**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.

**Get Started At:**  
[WatersEdge.com/IRA](https://WatersEdge.com/IRA)



# Single Charity Fund

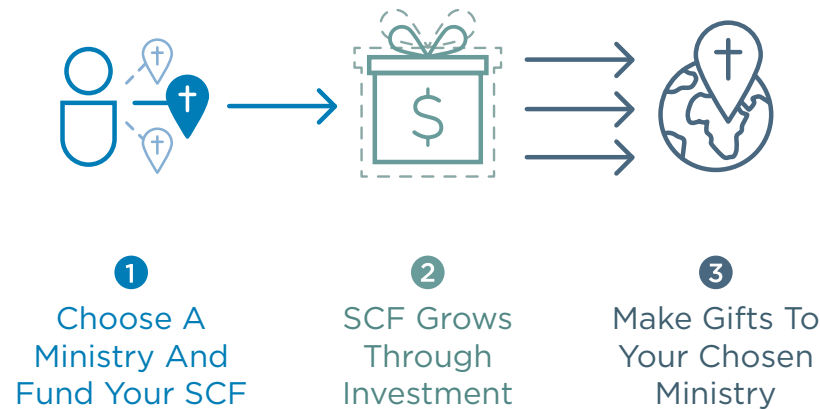
A single charity fund, or SCF, is the perfect gift for anyone seeking to impact a specific ministry. Similar to a donor advised fund (DAF), an SCF acts like a savings account for your charitable giving. But unlike a DAF, an SCF focuses your giving on only one charitable beneficiary. Another important difference is that SCFs can be funded with qualified charitable distributions (QCDs) from an IRA, allowing you to satisfy your required minimum distribution (RMD) without paying tax on it.

It's simple: you make gifts to an SCF and receive immediate tax benefits. Meanwhile, your contributions grow through investment. When you're ready to grant funds to the ministry, you identify how you want them to use the funds and WatersEdge sends the check on your behalf. An SCF is perfect if you're ready to make a gift and know what ministry or institution you wish to support, but don't yet know which specific initiative you want your gift to advance.

## 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.
- 2 Multiply Your Giving**  
Your contributions are invested and grow tax-free, maximizing Kingdom impact when you're ready to grant funds.
- 3 Fund With Your IRA**  
In 2025, SCFs can receive qualified charitable distributions of up to \$108,000 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 distribute to an endowment account to support your ministry even after you're gone.

## HOW IT WORKS



"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**

## GIVING EXAMPLE

Jane Sims has always been passionate about giving to alleviate homelessness. Using \$5,000, Jane opened an SCF with WatersEdge to support a local rescue mission, receiving an immediate tax benefit from the gift even though she didn't disburse the funds immediately. After the account grew through investment, Jane made grants from her SCF to the mission's recovery program, and then later to the food pantry. WatersEdge handled the administrative side, sending checks to the mission on her behalf.



**Get Started At:**  
[WatersEdge.com/SCF](https://WatersEdge.com/SCF)



# Charitable Gift Annuity

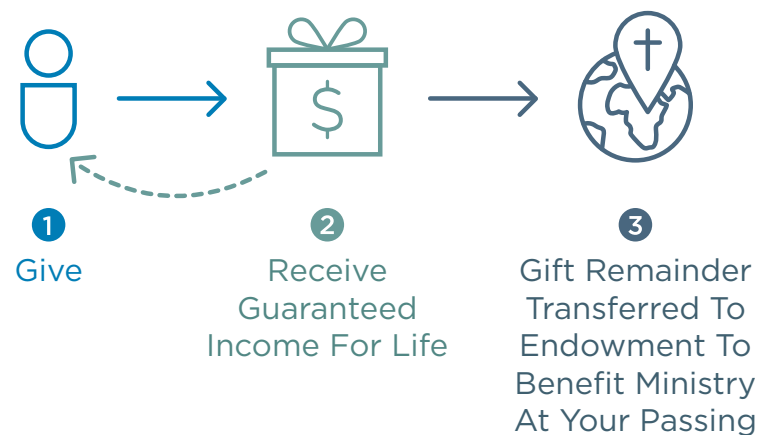
A charitable gift annuity, or CGA, allows you to make a gift to ministry while receiving immediate tax benefits and guaranteed lifetime income. After your death, the remainder of the gift is placed into endowment to benefit the ministry or ministries you've selected.

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. Payment rates are based on rates set by the American Council on Gift Annuities (ACGA) and WatersEdge's Gift Acceptance Policy. 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 up to \$55,000 in 2026 (the rate increases annually). 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



"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."

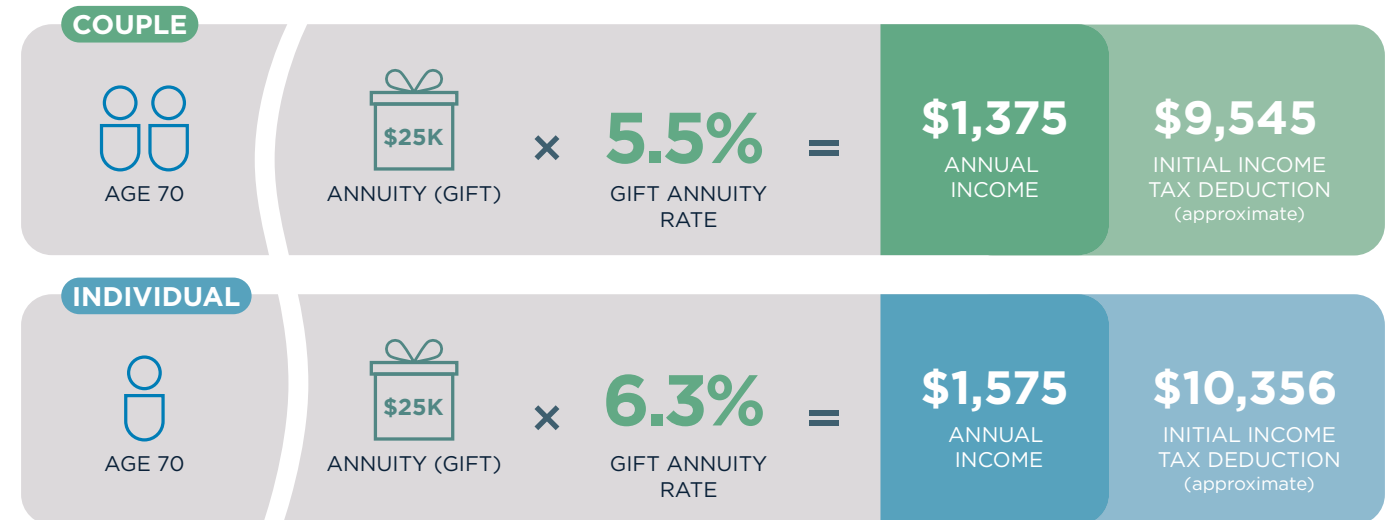
Lakie G. | McAlester, OK

## 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.
- 2 Protect Your Spouse**  
For couples, income can continue for the surviving spouse after the death of the first.
- 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.
- 4 Get Paid On Your Schedule**  
You can choose to receive monthly, quarterly, semi-annual, or annual payments from your CGA.

## GIVING EXAMPLE

Mr. and Mrs. Smith are both 70 years old and decide to establish a \$25,000 charitable gift annuity to ultimately benefit their church. They qualify for a 5.5% rate on their annuity, meaning they would receive a \$1,375 annual payment from the annuity. The Smiths will also receive an initial income tax deduction of about \$9,545, plus ongoing annual tax benefits. This \$1,375 annual payment will continue for the rest of the Smiths' lives, even if they outlive the value of their \$25,000 gift.



Actual annuity rates and income tax deduction depend on current ACGA and IRS rates.

A charitable gift annuity is not regulated by the Oklahoma Insurance Department and is not protected by a guaranty association affiliated with the Oklahoma Insurance Department.

Get Started At:  
[WatersEdge.com/CGA](https://WatersEdge.com/CGA)

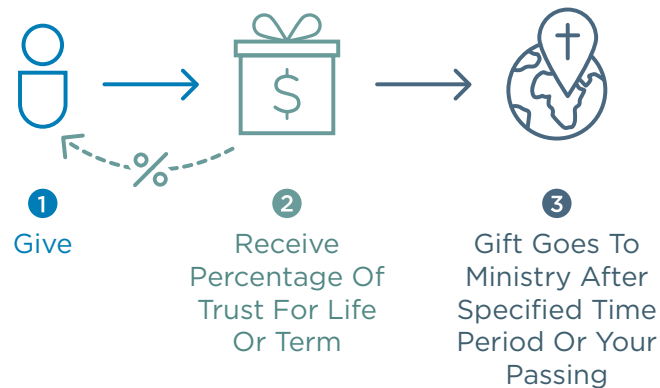


# Charitable Remainder Trust

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. CRTs can also be created at your passing through your estate plan to make payments to your loved ones and then to ministry.

## Charitable Remainder Unitrust (CRUT)

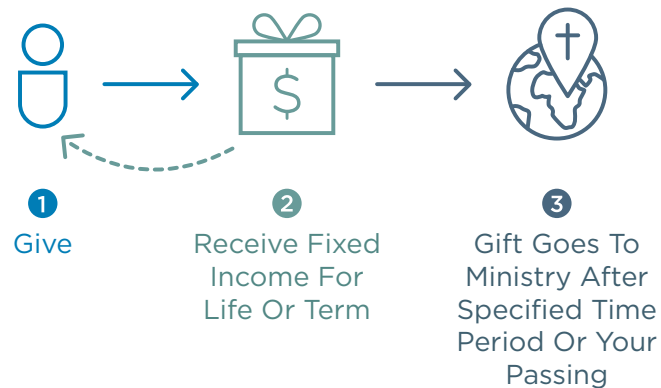
A CRUT works by placing your assets in a trust during your lifetime or a specified period of time. A fixed percentage of the trust's value is paid out to you or your beneficiaries each year, recalculated annually. After a specified time period, or after you or your beneficiaries pass, the remainder of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



VS

## Charitable Remainder Annuity Trust (CRAT)

Like a CRUT, a CRAT also places your assets in a trust during your lifetime or a specified period of time. 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 the ministry or ministries of your choice.



## 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.

## GIVING EXAMPLE

Thirty years ago, Mr. and Mrs. Baker placed \$100,000 in the stock market. Steady growth multiplied the couple's investment, which is now worth \$500,000. Seeking to augment their monthly income, reduce taxes, and support ministry, the Bakers direct their broker to transfer the stock into a CRUT set up by WatersEdge.

The couple receives an immediate charitable income tax deduction, saves \$60,000 in capital gains taxes and will receive 6% of the trust's value annually (\$30,000 year one) for the rest of their lives. After they pass away, the remainder of the Bakers' trust will pass to their church.

	WITHOUT CRUT	WITH CRUT
CURRENT ASSET VALUE	\$500,000	\$500,000
CAPITAL GAINS TAX*	(\$60,000)	\$0
BALANCE AVAILABLE TO REINVEST	\$440,000	\$500,000
6% ANNUAL INCOME**	\$26,400	\$30,000
TOTAL LIFETIME INCOME OVER BOTH LIVES***	\$667,920	\$741,000
CHARITABLE TAX DEDUCTION BENEFIT****	\$0	\$58,883

All calculations are based on 70-year-old donors. \*15% federal capital gains tax (state capital gains may also apply). \*\*Payment rates will be determined by the donor and WatersEdge and will range between 5% and 7%, depending on the terms of the trust and the donor's income and tax objectives. \*\*\*Based on a life expectancy of 24.7 years. \*\*\*\*\$168,905 charitable income tax deduction times 35% income tax rate; actual deduction will vary based on current IRS rates and the age of the person(s) receiving the payments or the number of years that payments will be made.

**Get Started At:**  
[WatersEdge.com/CRT](https://WatersEdge.com/CRT)



# Charitable Lead Trust

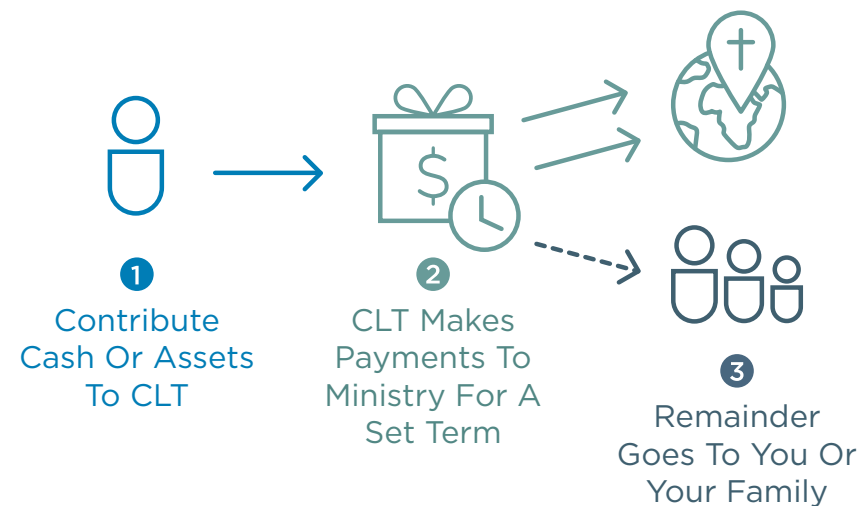
A Charitable Lead Trust, or CLT, allows you to retain an interest in assets while a ministry enjoys the benefits for a period of time. The charitable distributions from a CLT can even be made to a DAF, so you can make grants to multiple ministries in your own timing. You transfer assets to a trust and the trust pays the ministry an amount you determine for a period of time you determine. At the end of that period of time the asset returns to you or to loved ones you have chosen.

Charitable lead trusts can take various forms, with each having different income tax, gift tax, and estate tax ramifications. Please contact our team to discuss your specific situation and to get a more detailed explanation of the benefits available.

## A CLT May Be A Good Fit If You:

- Experienced a windfall of income, such as the sale of a business or an IPO, and are facing major income tax ramifications.
- Want to ensure you have access to an asset later in your life when your annual income and tax bracket will be lower.
- Desire to ultimately pass assets onto your family but have concerns about estate taxes, gift taxes, and generation-skipping transfer taxes.
- Are or will be unable to deduct all of your charitable contributions due to limitations based on income. A CLT can accomplish your charitable giving goals while also reducing your taxable income.

## HOW IT WORKS




## KEY BENEFITS

- 1 Make A Kingdom Impact Now**  
With a CLT, you don't have to wait to see the difference your gift will make for the ministry(ies) you love.
- 2 Retain Assets**  
The assets you use to fund your CLT are yours or your loved one's when the trust term is over. That way you can use them for personal or family support in later years.
- 3 Enjoy Tax Benefits**  
Depending on the structure of your CLT, you'll benefit from *immediate* and/or *future* tax benefits.
- 4 Transfer Assets Easily**  
You have the option to set up your CLT to transfer the assets to you or your loved ones in a tax-advantaged manner to minimize estate taxes at your passing.

## GIVING EXAMPLE

The Griffins sell their bakery for \$1,000,000. Since neither they nor their children need the money right now, they decide to create a charitable lead trust with WatersEdge. While they won't receive a current income tax deduction, they will avoid paying income taxes on the trust's future investment earnings. Plus, they get to support their church now and set aside funds for their children at much less gift or estate tax exposure. After some discussion, the Griffins choose to create a CLT that pays 5% of the trust to their church annually for a period of 15 years. When the 15-year term is up, the Griffin's children will receive the remainder of the assets in the trust (plus any growth) without having to pay as much in gift or estate taxes.

  
CHARITABLE DEDUCTION  
ON GIFT TAX RETURN  
(not income tax return)  
**\$525,172**

  
TOTAL INCOME FOR CHURCH  
DURING 15-YEAR TERM  
**\$916,009**

  
AFTER 15 YEARS,  
CHILDREN RECEIVE  
**\$1,510,075**

Assumes 6% income and 2% growth in value of assets.

**Get Started At:**  
[WatersEdge.com/CLT](https://WatersEdge.com/CLT)



# 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



## BEFORE YOU GIVE

- Work with WatersEdge to document the ministry or ministries you wish to support and how to distribute the funds.
- On your beneficiary designation form, be sure to designate “The Baptist Foundation of Oklahoma dba WatersEdge Advisors” as the beneficiary, include our tax ID number (EIN 73-0623038), and specify the gift percentage.

## 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 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.
- 3 Reduce Potential Tax Burden**  
Depending on the asset, beneficiary designation gifts can reduce or eliminate income taxes for your heirs, if applicable.

## ACCOUNT TYPES YOU CAN GIFT

- Retirement Plan**  
Give funds from a traditional IRA, Roth IRA, 401(k), 403(b) and more.
- Bank Accounts**  
Gift remaining funds in your checking, savings, or brokerage accounts at your death.
- Life Insurance**  
Direct a portion or all of your policy's death benefit to ministry.
- Donor Advised Fund**  
Distribute remaining balance in your DAF at your death.
- Commercial Annuity**  
Some annuities have remaining value after the annuitant's death which can be given to ministry.
- Real Estate**  
In many states, your land or home can be gifted to ministry with a “transfer on death” deed.

**Get Started At:**  
[WatersEdge.com/beneficiary](https://WatersEdge.com/beneficiary)

# Giving Assets

There are many opportunities for us to use our blessings to benefit others. An envelope in an offering plate is just one of the ways your generosity can transform the lives, hearts, and minds of others. Nearly all of your assets can be used to glorify God by supporting Gospel-centered ministries.



## Cash

Cash and cash equivalents are the most versatile way to give and are an easy way to support the ministries you love most.



## Securities

**STOCKS, MUTUAL FUNDS, BONDS**

Donating appreciated securities helps you avoid capital gains taxes and optimizes your giving with a higher-impact gift.



## Retirement Assets

Donating certain types of retirement assets can help your heirs avoid income taxes and maximizes your charitable giving. Other assets can help you meet your RMD and lower your AGI (see pages 14-15).



## Real Estate

Gifts of appreciated property provide a deduction for the current fair market value of the property. Donors can even choose to make the gift now and continue enjoying the property for their lifetime.



## Automobiles or Miscellaneous Valuables

Your vehicles, jewelry, collections, or other treasures can be transformed into resources for the ministries you know and love. Receive a tax deduction and leave a legacy with your miscellaneous valuables.



## Business Interests

Business interests provide many options for philanthropy such as a strategy for retirement or succession planning, or simply as part of a personal gift.



## Mineral Interests

Gifts of mineral interests allow you to receive a charitable income tax deduction, avoid income tax on royalty payments, and avoid the hassle of managing the minerals. You can also choose to make the gift now but continue receiving lifetime payments.



## Crops & Livestock

For certain types of farmers, ranchers, and agribusinesses, gifts of grain and livestock are a great way to make an impact and either receive a deduction or avoid income recognition.

# Gifts Of Stock And Other Securities

Gifts of securities like stocks, mutual funds, and bonds should be made using the transfer form at [WatersEdge.com/StockGifts](https://www.watersedge.com/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@WatersEdge.com](mailto:cio@WatersEdge.com).

## Security Transfer Instructions

Charles Schwab & Co., Inc.

DTC Clearing # 0164

The Baptist Foundation of Oklahoma

Act # 9856-5521

## Contact Information

Chief Investment Officer

Phone: 800-949-9988

Email: [cio@WatersEdge.com](mailto:cio@WatersEdge.com)

## WatersEdge Tax ID Number

EIN 73-0623038

Disclaimer: Always consult your own independent professional advisors to ensure a giving vehicle is right for you and to understand the specific financial and tax implications of various gift types and your proposed donation.

# Compare:

## Gifts That Produce Income for Donor

These charitable gifts have the added benefit of producing income for you and/or a loved one. Learn which giving solution is right for you below.

Gift Vehicle	Donor Tax Advantages	Value to Ministry	Is the gift/ investment revocable?	Payment to the Donor or Donor's Loved Ones	Assets That Can Fund This Type of Gift	When will the ministry receive this gift?
<b>Charitable Gift Annuity (CGA)</b>	Itemizers receive an immediate partial tax deduction and may avoid capital gains tax. Payments to individual beneficiary(ies) are partially taxable and partially tax-free in year received.	Ministry will receive the remaining value of the assets upon the death of the individual beneficiary in an endowment account at WatersEdge.	No	Guaranteed fixed annual payment based on the life expectancy(ies) of the individual beneficiary(ies); payments can be made in monthly, quarterly, or annual installments.	Cash, marketable securities, mutual funds, IRA assets (for donors over age 70½)	After death of all individual beneficiary(ies)
<b>IRA to Charitable Gift Annuity</b>	Postpone taxation of IRA withdrawals. IRA withdrawal to fund CGA is not subject to tax. Payments to annuitant(s) are fully taxable in year received.	Ministry will receive the remaining value of the assets upon the death of the individual beneficiaries in an endowment account at WatersEdge.	No	Guaranteed fixed annual payment based on the life expectancy(ies) of the individual beneficiaries; payments can be made in monthly, quarterly, or annual installments.	IRA Assets for donors over age 70½	After death of all annuitants
<b>Charitable Remainder Unitrust (CRUT)</b>	Itemizers receive an immediate partial tax deduction and may avoid capital gains tax. Payments to individual beneficiaries are taxable in year received.	The ministry will receive the remaining value of the assets after the designated life or period ends.	No, but donor can reserve the right to change the charitable beneficiary.	Payments of a stated percent of the assets (at least 5%) based on the current value of the asset; payments can be made in monthly, quarterly, or annual installments.	Cash, securities, certain restricted stocks, mutual funds, private equity and hedge fund interests, real estate, privately held business interests	At the end of the designated period (up to a 20-year term or at the death of the individual beneficiary(ies))
<b>Charitable Remainder Annuity Trust (CRAT)</b>	Itemizers receive an immediate partial tax deduction and may avoid capital gains tax. Payments to individual beneficiaries are taxable in year received.	The ministry will receive the remaining value of the assets after the designated life or period ends.	No, but donor can reserve the right to change the charitable beneficiary.	Payment of a fixed dollar amount as determined at the time of the gift; payments can be made in monthly, quarterly, or annual installments.	Cash, securities, certain restricted stocks, mutual funds, private equity and hedge fund interests, real estate, privately held business interests	At the end of the designated period (up to a 20-year term or at the death of the individual beneficiary(ies))
<b>Charitable Lead Trust</b>	Depends on the type of charitable lead trust	After the gift to the trust, the ministry receives payments for a term of years or life of designated person(s).	No	Upon termination of payments to charity, then the assets are distributed to the grantor(s) or individual beneficiaries as described in the trust agreement.	Cash, securities, certain restricted stocks, mutual funds, private equity and hedge fund interests, real estate, privately held business interests	After the gift to the trust, the ministry receives payments for a term of years or life of designated person(s)

*Disclaimer: Always consult your own independent professional advisors to ensure a giving vehicle is right for you and to understand the specific financial and tax implications of various gift types and your proposed donation.*

# Compare:

## Gifts That *Don't* Produce Income for Donor

These charitable gifts go solely to ministry but still come with great tax advantages. See which option is right for you.

Gift Vehicle	Donor Tax Advantages	Value to Ministry	Is the gift revocable?	Assets That Can Fund This Type of Gift	When will the ministry receive this gift?
<b>Donor Advised Fund (DAF)</b>	Itemizers receive an immediate tax deduction and potentially avoid capital gains tax; deduction could benefit the donor for up to five filing years.	The donor can make grants for immediate impact or choose to allow the funds time to grow for greater future impact.	No	Cash, securities, certain restricted stocks, mutual funds, private equity and hedge fund interests, real estate, privately held business interests – cannot accept qualified charitable distributions from IRAs	When the donor makes a grant to a ministry
<b>Single Charity Fund (SCF)</b>	Itemizers receive an immediate tax deduction and potentially avoid capital gains tax; deduction could benefit the donor for up to five filing years.	The donor can make grants to the ministry named in the agreement for immediate impact or choose to allow the funds time to grow for greater future impact.	No, and it can only benefit the charity chosen at the time of the donation.	IRA assets (for donor's over age 70½), cash, securities, certain restricted stocks, mutual funds, private equity and hedge fund interests, real estate, privately held business interests	When the donor makes a grant to the ministry named in the SCF agreement
<b>Endowment</b>	Itemizers receive an immediate tax deduction and potentially avoid capital gains tax; deduction could benefit the donor for up to five filing years.	The ministry receives perpetual annual distributions that are intended to increase over time to make an ongoing impact.	No	Cash, securities, certain restricted stocks, mutual funds, private equity and hedge fund interests, real estate, privately held business interests	Annual distributions begin around December 31 of the year after the gift, depending on the endowment agreement.
<b>IRA Charitable Rollover (QCD from IRA)</b>	QCDs avoid inclusion in the donor's income so there is no charitable income tax deduction. Donor doesn't have to itemize deductions to receive tax benefits.	The gift can make an immediate impact or future charitable impact if funding a charitable gift annuity.	No	Traditional IRA assets for those over age 70½	Immediately or at the donor's death if used to establish a charitable gift annuity
<b>Beneficiary Designation</b>	Can reduce estate taxes (if applicable) and can minimize income tax to beneficiaries.	The ministry will receive the value of the asset at the time of the donor's death, or death of the surviving spouse.	Yes, while the donor is living and of sound mind.	Retirement plans, life insurance, banking and investment accounts, commercial annuities, real estate	After the donor's death
<b>Estate Plan Bequest</b>	Can reduce estate taxes (if applicable) and can minimize income tax to beneficiaries.	The ministry will receive the assets designated in the will or trust at the time of the donor's death or the death of the surviving spouse.	Yes, while the donor is living and of sound mind.	Cash, securities, certain restricted stocks, mutual funds, private equity and hedge fund interests, real estate, privately held business interests	After the donor's death, or the death of the surviving spouse, if applicable

*Disclaimer: Always consult your own independent professional advisors to ensure a giving vehicle is right for you and to understand the specific financial and tax implications of various gift types and your proposed donation.*



# Kingdom Investments For Individuals

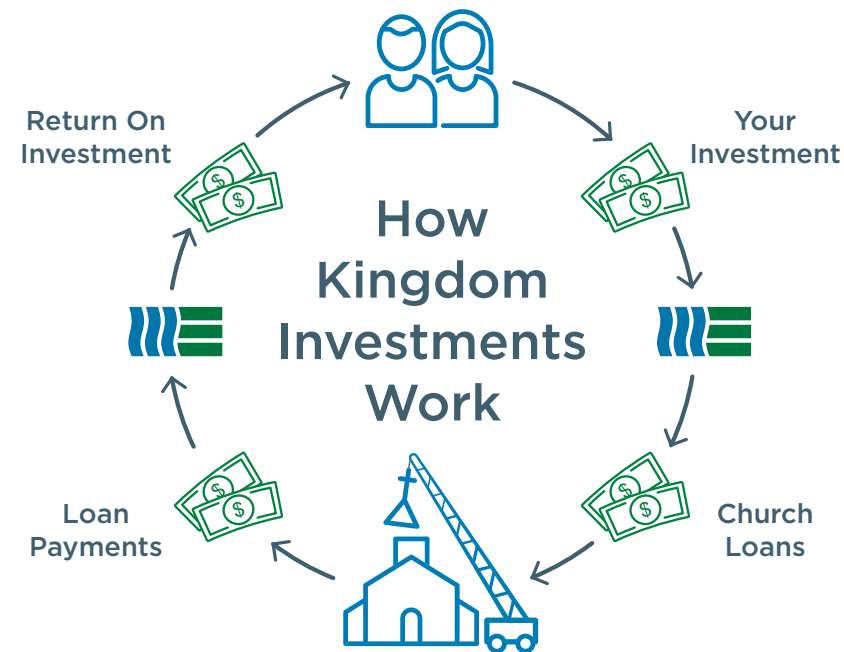
## Not interested in a gift but still want your money to have a Kingdom impact?

Kingdom Investments are designed to create income and are not gifts to WatersEdge. The invested amount plus interest is returned to the investor upon maturity. 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 Kingdom Investments options: 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.

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.



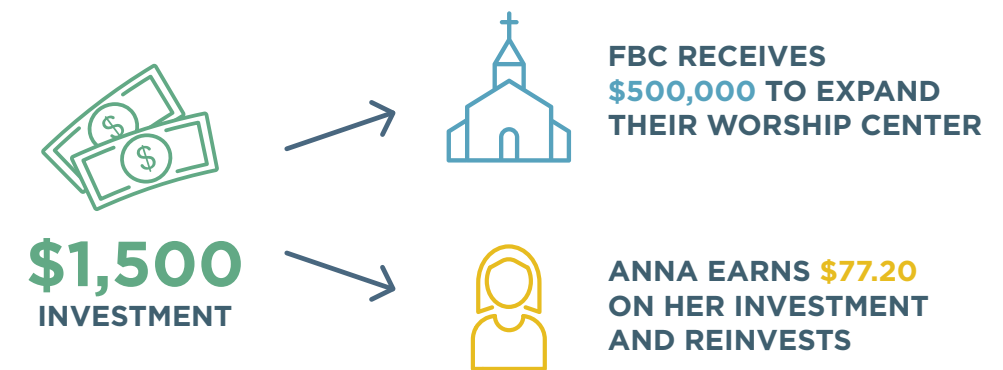
WatersEdge securities are subject to certain risk factors as described in our Offering Circular and are not FDIC or SIPC insured. This is not an offer to sell or solicit securities. WatersEdge offers and sells securities only where authorized; this offering is made solely by our Offering Circular.

## KEY BENEFITS

- 1 Earn More Interest**  
Great rates make your money work harder, multiplying resources and maximizing return.
- 2 Uber Flexible**  
Invest cash on a daily, monthly, or yearly time frame; multiple options are available to meet your unique needs and goals.
- 3 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.
- 4 Kingdom Impact**  
Unlike traditional financial institutions, WatersEdge uses your cash to grow churches through our Ministry Loan program.

## INVESTMENT EXAMPLE

Anna is looking for a place to put her Christmas bonus to earn a strong return and impact ministry, so she opens a Kingdom Investments account with WatersEdge. She invests her \$1,500 bonus in a one-year term investment at 5.05% APR. WatersEdge uses this money as part of their loan to First Baptist Church, which is seeking to expand their worship center. The interest the church pays on their loan helps fund Anna's return on investment. After her term is over, she gets \$1,577.20 back — her original investment, plus interest.



**Get Started At:**  
[WatersEdge.com/invest](https://WatersEdge.com/invest)

# Notes

## 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@WatersEdge.com](mailto:give@WatersEdge.com)

☎ [800-949-9988](tel:800-949-9988)

👉 [WatersEdge.com](https://WatersEdge.com)

A charitable gift annuity is not regulated by the Oklahoma Insurance Department and is not protected by a guaranty association affiliated with the Oklahoma Insurance Department.



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