

CROSS VIEW LUTHERAN CHURCH

# Endowment FUND

in partnership with  
**LCMS Foundation**  
TODAY | TOMORROW | FOREVER

*Support the ministries you care about,  
perpetually.*



## Introducing...

# Cross View's Endowment Fund!

---

As a member or friend of Cross View Lutheran Church, the ministries of this congregation have an important place in your heart. You've been faithful in giving of your current income. But you may have wondered how Cross View might receive and use a substantial gift or bequest out of your accumulated resources.

Cross View's Endowment Fund provides the answer to this question – it is a way to enhance your total stewardship planning. The Endowment Fund allows you to:

- memorialize a loved one or a special cause, or
- celebrate a special occasion during your lifetime, or
- be involved in and support the Lord's work through Cross View even after He has called you home.

At the same time, the Endowment Fund will allow our congregation to expand Cross View's mission and ministries above and beyond what is possible under our annual operating budget.

By contributing to Cross View's Endowment Fund, you are leaving a perpetual gift that will contribute to a dependable stream of funding for the church to carry out its ministry!

## What Is Cross View's Endowment Fund?

---

Cross View's Endowment Fund is a special fund designed to receive estate gifts and other contributions for the benefit of our congregation. These gifts may be pooled and invested. The principal is maintained as a perpetual fund to earn income. The interest income from these investments will be available to finance new mission and ministry opportunities.



## **How does Cross View's Endowment Fund work?**

Cross View has partnered with the LCMS Foundation to administer our Endowment Fund.

1. The LCMS Foundation manages and invests the gifts that Cross View receives for the Endowment Fund.
2. Cross View receives a periodic distribution from the LCMS Foundation generated by the earnings from the invested principal.
3. Cross View's Church Council determines how to utilize the distributions.

## **Can I specify the use of my donation to Cross View's Endowment Fund?**

For efficiency and flexibility, gifts received for the Endowment Fund are generally combined into a single fund. The earnings from those pooled resources are distributed to Cross View on a regular basis. The Church Council is responsible to allocate the resulting combined, periodic earnings towards the mission and ministry of Cross View.

## **What size contribution can be considered?**

A donation of any size into Cross View's Endowment Fund is appreciated!

## **What kind of assets can I donate?**

There are many ways to endow Cross View's future, including gifts of:

- Cash
- Bequests through Wills
- Stocks, bonds, and distributions from life insurance policies
- Gifts from trusts, often made in conjunction with Wills
- Funds from tax-deferred retirement plans

## **When can I contribute to Cross View's Endowment Fund?**

You may contribute to Cross View's Endowment Fund during your life to experience the joy of giving now, or fund it with money from your estate.

# How Can Cross View's Endowment Fund Fit Into My Estate Planning Picture?

---

Since Cross View has partnered with the LCMS Foundation to administer our Endowment Fund, you will have access to a trained gift planning counselor that will help you discover:

- how you can provide for both family and ministry;
- how planning for the future, even beyond this earthly life, can provide peace of mind; and
- how you can best bless the people and ministries you love today, tomorrow, and into the future.

## What Are Some Typical Estate Planning Benefits?

---

Beyond their spiritual rewards, contributions to the Endowment Fund...

- during your lifetime are presently tax-deductible;
- designated by your estate after your lifetime may reduce the value of a donor's estate for estate tax purposes; and
- provide special tax advantages for property which has appreciated in value.

We recommend you seek professional advice from a tax attorney, financial planner, or the LCMS Foundation gift planning counselor.



# How Will The Gifts Be Used?

The earnings of the Endowment Fund are restricted for the mission and ministry of Cross View. Cross View's Church Council determines the allocation of the periodic distributions. They could be used to fund such things at Cross View's missions, education, and facility improvement beyond what can be supported with our annual operating budget.



# Why Does Cross View Partner With The LCMS Foundation To Manage Our Endowment Fund?

---

Having the LCMS Foundation manage the Endowment Fund offers multiple advantages:



- Investment experts help to grow the value of the Endowment Fund.
- Having an independent third party like the LCMS Foundation helps to ensure consistency and continuity in applying the endowment plan rules.
- Management fees at the LCMS Foundation are presently significantly lower than other fund managers.

## What are the LCMS Foundation's credentials?



The LCMS Foundation has \$1.1 billion of total assets under management and already stewards the investments of more than 500 LCMS ministries, including congregations, seminaries, schools, universities, and Registered Service Organizations (RSOs).

The LCMS Foundation uses New England Pension Consultants (NEPC) as their investment advisor, which provides access to 14 well-known, industry-leading fund managers to help grow the value of our invested funds. NEPC manages over 300 clients totaling over \$1 trillion in assets.

More information about the LCMS Foundation can be obtained at [www.lcmsfoundation.org](http://www.lcmsfoundation.org).



## What Steps Are Needed To Get Started?

---

If you wish to support the future ministries at Cross View through the Endowment Fund, please follow these simple steps:

1. Contact any of the following:
  - **Cross View Endowment Fund Committee**  
Vern Hanson, Chair | [Endowment@CrossView.net](mailto:Endowment@CrossView.net)  
Lyle Anderson  
Cal Kuhlman  
Bradley Ost
  - **Pastor Steve Wheeler**  
*Senior Pastor, Cross View Lutheran Church*  
[Steve@CrossView.net](mailto:Steve@CrossView.net) | (952) 941-1094
  - **Kurt Fuhr**  
*Gift Planning Counselor, LCMS Foundation*  
[Kurt.Fuhr@lfnd.org](mailto:Kurt.Fuhr@lfnd.org) | (952) 270-5878
2. Request Cross View's Gift Acceptance Policy or other supporting documents, as needed, from:
  - **Renee Kirchner**  
*Director of Administration, Cross View Lutheran Church*  
[Renee@CrossView.net](mailto:Renee@CrossView.net) | (952) 941-1094
3. Schedule, if desired, a confidential and private estate and gift planning conversation with our LCMS Foundation Gift Planning Counselor.
4. Make your contribution to the Cross View Lutheran Church Endowment Fund and/or add it to your Will or trust as a distribution, or give directly to the LCMS Foundation with instructions to deposit the gift into Cross View's Endowment Fund.



**Cross View Lutheran Church**  
6645 McCauley Trail W., Edina, MN 55439  
[www.crossview.net](http://www.crossview.net)  
952-941-1094

May 2023