

LEGACY GIVING

GENEROSITY THAT LASTS

FIRST
CHRISTIAN
CHURCH

Leave a Legacy of Faith

Your faithfulness doesn't have to end with you. Legacy giving is one of the most meaningful ways to invest in the mission of First Christian Church for generations to come.

We serve a God of abundance. And for many of us, the greatest financial gift we'll ever give isn't written on a Sunday morning check; it's written into our future plans.

Legacy giving (sometimes called planned giving or estate giving) simply means deciding now how you would like your resources to support God's work after you are gone. It doesn't require great wealth — just a willing heart and a few intentional decisions.

Whether you're 45 or 85, it's never too early or too late to think about the mark you want to leave.

Three Simple Ways to Leave a Lasting Gift



INCLUDE FIRST CHRISTIAN CHURCH IN YOUR WILL

A bequest is one of the simplest and most powerful ways to give. All it takes is a short statement in your will or living trust that directs a portion of your estate to First Christian Church.

You decide the amount. It could be a specific dollar figure, a percentage of your estate, or what remains after your family is provided for. And it doesn't affect a single dollar you give today.

Your attorney can add this in just a few minutes the next time you update your documents.



GIVE DIRECTLY FROM YOUR IRA

If you're 70½ or older, you may be able to make a Qualified Charitable Distribution (QCD) which is a direct transfer from your IRA to First Christian Church that is completely tax-free to you.

This is a smart option for those who are required to take money out of their IRA each year (called a Required Minimum Distribution). Instead of paying income tax on that withdrawal, you can give it directly to the church, and it counts toward your required distribution.

It's a win for your taxes and a win for the mission.



NAME FIRST CHRISTIAN CHURCH AS A BENEFICIARY

Did you know you can name First Christian Church as a beneficiary on your retirement account, life insurance policy, or bank account without ever updating your will?

Most financial institutions let you designate a percentage of your account to go directly to a charity when you pass. You can name First Christian Church for 5%, 50%, or anything in between, and your family still receives the rest.

It's one of the easiest gifts you can make, and you can change it anytime.

How a QCD Works

A **Qualified Charitable Distribution** sounds complicated, but the actual process is straightforward. Here's exactly what to do:

1. CONFIRM YOU'RE ELIGIBLE

You must be age 70½ or older and have a traditional IRA (or an inherited IRA). Funds in a 401(k) or 403(b) don't qualify directly, but those accounts can often be rolled into a traditional IRA first. Check with your financial advisor if you're unsure.

2. CONTACT YOUR IRA CUSTODIAN

Call or log in to the institution that holds your IRA. This might be Fidelity, Vanguard, Schwab, your local bank, or another provider. Let them know you'd like to make a Qualified Charitable Distribution to First Christian Church of Decatur.

3. THEY SEND THE CHECK DIRECTLY TO US

This step is critical: the money must go directly from your IRA to the church. If the funds come to you first, it becomes taxable income which defeats the purpose. Your custodian will mail a check made out to First Christian Church of Decatur to our address which can be found on page 6.

4. LET US KNOW IT'S COMING

Give us a quick heads-up so we can watch for the check and send you a proper gift acknowledgment.

Reach out to Jonathan Grunden, Executive Pastor, at:

- jgrunden@firstdecatour.org
- (217) 875-3350

5. MAKE SURE IT ARRIVES BY DECEMBER 31

QCDs must be completed within the calendar year to count toward that year's Required Minimum Distribution and to qualify for the tax exclusion.

Don't wait until the last minute as custodians can be slow. We recommend initiating your QCD by early December.

HOW MUCH CAN I GIVE THIS WAY?

In 2026, you can give up to \$111,000 per year through a QCD, and it all counts toward your Required Minimum Distribution.

Married couples can each give up to \$111,000 from their own IRAs.

Even a small QCD (\$500, \$1,000, \$5,000) is completely tax-free to you and goes directly to work in our church and community.

Ready to Include First Christian Church in Your Will?

If you'd like to include First Christian Church in your will or trust, your estate attorney will need our legal name and EIN. Feel free to share the language below.

We suggest showing this page to your attorney or financial planner. They will know exactly what to do with it.

OPTION 1 — SPECIFIC DOLLAR AMOUNT

"I give, devise, and bequeath to First Christian Church of Decatur, a nonprofit organization located at 3350 N. MacArthur Road, Decatur, Illinois 62526 (EIN: 37-0673490), the sum of \$_____ to be used for its general ministry purposes."

OPTION 2 — PERCENTAGE OF ESTATE

"I give, devise, and bequeath to First Christian Church of Decatur, a nonprofit organization located at 3350 N. MacArthur Road, Decatur, Illinois 62526 (EIN: 37-0673490), _____% of my residuary estate to be used for its general ministry purposes."

OPTION 3 — RESIDUARY (WHAT'S LEFT OVER)

"I give, devise, and bequeath all [or _____%] of the rest, residue, and remainder of my estate to First Christian Church of Decatur, a nonprofit organization located at 3350 N. MacArthur Road, Decatur, Illinois 62526 (EIN: 37-0673490), to be used for its general ministry purposes."

Note: The EIN field above should be filled in by the church before publishing. If you have questions about customizing the language — for instance, if you'd like your gift designated to a specific ministry — please contact us. We're happy to work with you and your attorney.

Let Us Know You've Remembered First Christian Church

If you've already included First Christian Church in your estate plans, we'd love to hear from you — not to ask for anything more, but simply to say thank you, to celebrate your generosity, and to pray for you and your family.

If you have questions or just want to talk through your options, reach out to our Executive Pastor:

Jonathan Grunden, Executive Pastor
Email: jgrunden@firstdecaturn.org
Phone: (217) 875-3350

First Christian Church
3350 N MacArthur Rd
Decatur, IL 62526

Office Hours: M-Th 8:30am-4:30pm

firstdecaturn.org/giving



Disclaimer

Please note: The information in this document is intended to be helpful and informational, not legal or tax advice. Everyone's financial and family situation is different. We encourage you to consult your own estate attorney, CPA, or financial advisor before making any planned giving decisions. First Christian Church of Decatur is a registered 501(c)(3) nonprofit organization.