

INVESTOR UPDATE

OCTOBER 2026 | Issue 117

A Season of Thoughtful Giving

Money Market

3.5%

To provide greater value to our ministry partners, the Foundation has negotiated higher rates and suspended its investment fee on Money Market accounts, resulting in a 3.5% Money Market Rate. This enhancement provides churches with increased earnings on their liquid, fully insured funds, helping them manage budgets more effectively and strengthen their ministries within the community.

YEAR-END GIVING STRATEGIES

Church treasurers know that giving typically increases significantly at year-end. Many individuals set charitable giving goals at the beginning of the year and make additional gifts in the final months to meet those goals. Please share these year-end giving opportunities with your church members and friends.

IRA Qualified Charitable Distribution (QCD)

A Qualified Charitable Distribution (QCD) from your IRA is an easy and impactful way to support your church. If you are required to take a Required Minimum Distribution (RMD), a QCD may help reduce your income tax liability. Simply instruct your IRA administrator to make the distribution directly to your church rather than to you personally. The QCD can satisfy all or part of your Required Minimum Distribution, up to the annual QCD limit (\$111,000 for 2026). Although you will not receive an income tax deduction for the gift, the distribution is generally excluded from your taxable income. Consider using your IRA charitable distribution to maximize both your giving and tax advantages.



\$111,000 for 2026

Annual QCD limit

Charitable Gift Annuity (CGA)

A Charitable Gift Annuity (CGA) provides guaranteed income for one or two lifetimes. The payout rate is based on the age of the annuitant(s). When funded with appreciated stocks or mutual funds, annuity payments are based on the current market value of the assets rather than the original cost basis. A portion of the capital gain may be avoided, while the remaining gain can often be recognized over several years. Depending on your specific tax circumstances, part of your contribution may also qualify for an income tax charitable deduction.

Using Your QCD to Fund a CGA

You may also use a Qualified Charitable Distribution to establish a Charitable Gift Annuity. While this option does not provide an income tax deduction, it does offer a fixed payment rate and guaranteed income. There are limits on the amount of a QCD that can be used to fund a CGA. In 2026, the limit is \$55,000. This opportunity is so unique that it can generally be utilized only once during your lifetime. Contact us to learn more about available CGA rates.

**\$55,000**

2026 QCD-to-CGA limit

Give While the Stock Market Is Up

Donating appreciated securities, such as stocks or mutual funds, can be one of the most tax-efficient ways to give. By donating appreciated assets directly, you may avoid paying capital gains tax while supporting your church's mission. The Foundation can assist with stock gifts and distribute the proceeds according to your charitable intentions. Call us or visit umfne.org for stock transfer instructions.



SCHEDULE A "PUTTING YOUR HOUSE IN ORDER" PRESENTATION

Studies consistently show that many adults do not have an up-to-date will or trust. Research also indicates that most planned gifts are made through charitable bequests. Having a current estate plan is an important act of faithful stewardship. To help churches encourage thoughtful estate planning and charitable giving, the Foundation offers an estate planning workshop called **Putting Your House in Order (PYHIO)**. The program is highly regarded and continues to be in strong demand.



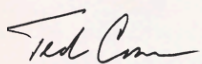
Dear Friends,

As we enter this season of thoughtful giving, we are especially grateful for the partnerships that make ministry possible. Year-end is often a time when generosity grows as individuals reflect on their blessings and support the ministries they care about most. At the United Methodist Foundation of the Northeast, we are thankful for the opportunity to serve churches, individuals, and the New England and New York Conferences.

Our mission is to strengthen local churches and the wider Church by obtaining competitive investment returns for churches and to connect congregations and individuals with the resources, expertise, and support they need to expand their ministries and deepen their impact.

Thank you for the trust you place in us, and we thank God for all we are able to accomplish together. During this season of giving, may you be encouraged by the generosity of those you serve and by the many ways God continues to work through your ministry.

Yours in Christ,



Rev. Ted Crass, President