The Episcopal Diocese of Vermont

# Stewardship and Planned Giving Resources

## Episcopal Church Foundation

ECF is an independent, lay-led, and inclusive organization that helps build, vitalize, and transform Episcopal faith communities, focusing on formation, finance, and resources. Their programs inspire and nurture church leaders, help raise and manage financial assets, and provide high-quality and innovative resources and ideas for implementation throughout the church.

Many of our Episcopal institutions exist because past generations cared so much about the future of the Episcopal Church and expressed their caring by creating planned gifts. ECF has provided planned giving services to the Episcopal Church since 1995. They have distributed more than $25 million in planned gifts to Episcopal dioceses, congregations, and organizations nationwide, and they manage over $40 million in charitable gifts.

Planned Giving Resources:
**https://www.ecf.org/programs/planned-giving-stewardship/planned-giving**

Stewardship and Planned Giving Information for Clergy and Lay Leaders:
https://www.ecfvp.org/topics/topics/2/stewardship

# Thrivent Information

What was once the Lutheran Church's financial organization is now open to any Christian. Thrivent provides ongoing **virtual workshops** and in-person events throughout the year. You can view upcoming sessions or register by checking the Thrivent Financial Education Events calendar.

Vermont falls under the Thrivent Member Network - Northeast Region.

- **Virtual Workshops:** This regional team hosts frequent live webinars and financial workshops specifically for New England residents. Topics include tax-efficient retirement strategies, social security, and estate planning.
- **On-Demand Sessions:** You can view the upcoming calendar or register for streaming educational webinars directly through the Thrivent Financial Education Events page.

Thrivent coordinates planned giving and strategic philanthropy through Thrivent Charitable, offering educational sessions like *Charitable Strategies to Maximize Impact*. These programs outline how to blend your philanthropic goals with an optimized tax strategy.

Because tax rules updated in 2026—introducing a new 0.5% Adjusted Gross Income (AGI) floor and expanded non-itemizer deductions—planned giving structures have become essential for efficient tax planning.

**1. Give Now: Immediate Impact Strategies**

These options allow you to support your community today while capturing immediate tax advantages.

- **Qualified Charitable Distributions (QCDs):** Direct transfers from your IRA to a chosen charity. This satisfies your Required Minimum Distribution (RMD) while keeping the payout entirely excluded from your taxable income.
- **Charitable Bunching via DAFs:** Combining multiple years of donations into a single calendar year inside a Donor-Advised Fund (DAF). This pushes you well past the 2026 standard deduction floor for maximum tax write-offs while allowing you to distribute the funds to charities slowly over time.
- **Appreciated Asset Donations:** Funding gifts using long-term stocks, real estate, or farm equipment. This method allows you to completely bypass capital gains tax on the appreciation while taking a full deduction for the current market value.

**2. Give Later: Deferred Legacy Strategies**

Deferred gifts ensure you retain complete control over your assets during your lifetime while securing a legacy upon death.

- **Bequests via Wills or Living Trusts:** Allocating a set dollar amount, percentage, or residue of your estate to a designated non-profit or church community.
- **Beneficiary Designation Payouts:** Naming a charity as the direct beneficiary of your tax-deferred 401(k), 403(b), or traditional IRA plans. This is highly tax-efficient because charities do not pay income tax on these retirement distributions, whereas human heirs would face heavy tax burdens.
- **Life Insurance Gifting:** Transferring the ownership of a paid-up policy to a charity or simply listing them as the primary policy beneficiary.

### 3. Give and Receive: Income-Producing Legacy Gifts

These complex structures allow you to donate principal assets while establishing a recurring paycheck for yourself or a spouse.

- **Charitable Gift Annuities (CGAs):** Making a gift of cash or securities to Thrivent Charitable in exchange for a guaranteed, lifelong stream of income payments. Upon death, the remaining principal goes directly to your specified causes.
- **Charitable Remainder Trusts (CRTs):** Placing appreciated real estate or assets into an irrevocable trust that sells them tax-free, pays you an ongoing percentage income stream for life, and transfers the remainder to charity later.

To tailor these concepts to your personal financial plan, you can download a step-by-step guide through the official Thrivent Giving Plan Toolkit.

## The Episcopal Network for Stewardship/TENS

TENS is an association of church leaders who understand, practice, and proclaim God's call to generosity. By providing resources and training at low or no cost to clergy and lay stewardship leaders, the mission of The Episcopal Network for Stewardship is to **transform stewardship leaders**, preparing them to raise money for ministry, to **nurture awareness** about and to teach the way of generosity, and to **promote the full participation** of church members through the giving of their time, talent, and treasure.

TENS offers webinars throughout the year to vestries, stewardship committees, dioceses, and provinces to help prepare lay and clergy stewardship leaders for pledge campaigns and to talk about year-round stewardship.

**More than eighty percent** of Episcopal Church dioceses are members of TENS. The benefits of being a member diocese include:

- All congregations receive full access to TENS pledge campaign resources, a ready-to-go, customizable stewardship campaign package updated to each year's context and lectionary
- Virtual Training and resources
- Discounts on advanced training webinars and events

Vermont has a diocesan membership. You need a password use it. Contact Canon Susan Ohlidal for the password.

**https://www.tens.org**