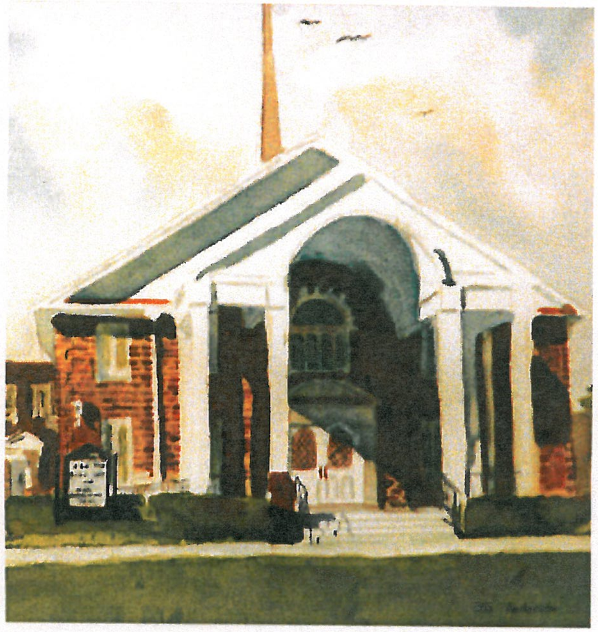


FIRST CHRISTIAN CHURCH
(DISCIPLES OF CHRIST)
GARLAND, TEXAS

115 South Glenbrook Drive • Garland, Texas 75040
Phone: 972.272.5423 • Fax: 972.272.9219
www.fccgarland.org

For now and generations to come

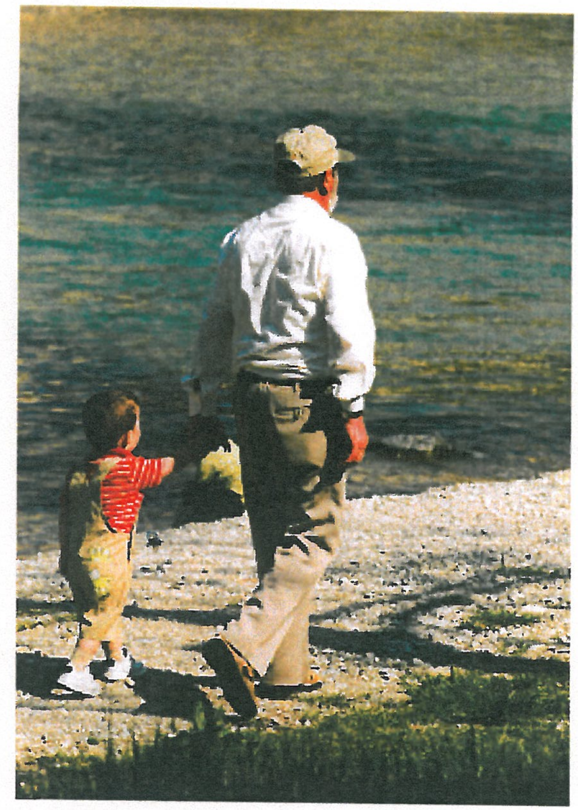
In the Book of Genesis, God makes a promise to Abraham & Sarah:

"I will establish my covenant between me and you,
And your offspring after you
Throughout their generations,
... for an everlasting covenant."
~Genesis 17:7

God has made a timeless promise to us:
to be faithful to us
now and for all generations to come.
Having been so blessed, we
give in gratitude to God, so that
future generations will
celebrate this same promise.

The First Christian Church Endowment Fund is one important way that we give future generations the resources to both enjoy and share God's promise.

For now and generations to come



PERMANENT ENDOWMENT FUND

First Christian Church
(Disciples of Christ)
Garland, Texas

What is an Endowment Fund?

An endowment fund is a permanent fund which is established now from current resources in order to provide for the future. Endowment funds are invested for income and growth so that they will grow to meet the future needs of the church.

Once the Endowment Fund of First Christian reaches a balance of $200,000 an annual disbursement of 4% of the fund's market value will be made. For example, 4% of $200,000 would provide the church with an $8000 gift.

The annual disbursement will be made accordingly:
25% as per Stewardship Ministry recommendation
25% for Outreach Ministry
50% for debt retirement, acquisition or repairs

First Christian Church Permanent Endowment Fund

The Endowment Fund was established in 1995 for the primary purpose of "expanding the witness and mission of Jesus Christ in the world—serving human needs in our community and around the world."

The Endowment Fund provides an additional way for persons to support the future ministry of First Christian Church. All assets received by the Fund are considered permanent and will not be spent, borrowed or used as collateral except as designated by the Fund.

Who Manages the Endowment Fund?

The Fund is managed by the church's Trustees. Trustees are elected by the congregation according to the guidelines established in the church's By-laws. The Trustees are responsible for investing the corpus of the Fund and for making an annual report to the church's Stewardship Ministry which in turn ensures appropriate annual disbursement amounts.

How Can I give to the Fund?

Gifts to the Fund may take many forms, including:

- Gift of money, securities or other property during your lifetime.
- A gift under your Last Will and Testament.
- Beneficiary designation on a life insurance policy.
- Beneficiary designation on an employee benefit plan or IRA.
- Naming the Endowment Fund as the remainder beneficiary under a charitable remainder trust.

Is There a Minimum Gift Amount?

No. In keeping with endowment policy guidelines, the Endowment Fund of First Christian Church will accept gifts of any size, now and in the future.

What Should I Consider When Making a Gift?

The Fund recommends that you consult your estate planning or tax planning professional as you consider the best way to make a gift.

The concept of "Effective Giving" is generally helpful.

Giving the Right Amount. It is important to give without jeopardizing you or your family's financial well-being.

Giving at the Right Time. Tax benefits can often be achieved by carefully planning the timing of your gifts.

Giving in the best way. Talk with your advisor to determine the appropriate plan of giving for you and your family. Consistent with these goals, you may wish to consider a bequest or other deferred gift to the church in addition to your regular gifts.

Who Can I Talk with for More Information?

You may talk with one of the church's Trustees. Contact information may be obtained by calling the church office, 972-272-5423.

A copy of the Permanent Endowment Fund is available upon request.