



## Pooled Income Funds: An Overview

Pooled Income Funds of The First Church of Christ, Scientist enable you to make a future gift to support our core activities, while enjoying lifetime income and important tax advantages.

The Church's pooled income funds accept individuals' gifts, and then pools these funds together for investment purposes, similar to a mutual fund. Every three months, the income earned by the funds is distributed to participants on a proportional basis. When the last named income beneficiary of a gift passes away, that portion of the fund principal associated with the gift is made available to support the Church. You may choose among a growth-oriented fund, a balanced fund or an income-oriented fund.

**What Is the Minimum Gift Amount?** Initial gifts to the Pooled Income Fund generally must be at least \$35,000. Additional gifts can be for \$1,000 or more and gifts may be in cash or marketable securities, other than tax-exempt securities.

**How Much Can I Deduct?** Contributors to the Pooled Income Fund generally can receive a charitable deduction of 25% to 50% of the amounts they give. Please call us to provide estimated charitable deductions for your gift.

**Gifts of Securities Avoid Capital Gains Taxes.** Gifts of highly appreciated stocks, corporate bonds or mutual fund shares – held more than one year by the donor – provide opportunities for capital gains tax savings in addition to charitable deductions based on the full current value of your securities. Our Pooled Income Funds thus enable donors to diversify their investments in what may be a more tax-efficient way.

### How to Proceed

If you are interested in providing for the Church through one of our Pooled Income Funds, please e-mail, call or write our office.

We are pleased to advise you:

1. An estimate of your income tax charitable deduction
2. An estimate of capital gains tax savings, if securities are used for your gift
3. The recent payout history of our Pooled Income Funds

You will need to share with us:

1. The type of fund in which you are interested: The Growth Oriented Fund, The Balanced Fund, or the Income-Oriented Fund
2. The amount of cash and/or the market value of securities you might contribute



3. Your date of birth and/or that of any other income beneficiary
4. The date you purchased securities you plan to contribute and how much they cost at the time of purchase (your basis in the stock)

You can e-mail our office at [philanthropy@csps.com](mailto:philanthropy@csps.com), by phone at 1-800-288-7155, extension 3288, or write to us at the address below. We look forward to hearing from you.

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