

**"Success**  
is about the life we live.  
**Significance**  
is about what live on  
because of the life we live.

Not all that God wants us to accomplish through our life will be achieved within our life's span".

Gary Walter  
President  
Evangelical Covenant Church



"I want to help send kids to camp, but our church doesn't have many who want to go. Can I help other kids go to camp?"

*"We'd like to help provide steady income for one of our favorite mission projects. How can we do that?"*

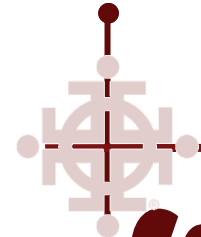
"I know our church would like to provide continuing education opportunities for our pastor, but we just don't have the money. How can I start a fund that will grow?"

*"We'd like to make a gift to help our church youth with college or seminary expenses at North Park. But with our church's boards and officers changing every couple of years, how can we be sure our gift will be used the way we intend?"*

If you have questions like these, the Covenant Endowment Trust may be the answer you have been looking for. A Covenant Endowment Trust Account can do any of the things listed above, both now and for the future. Exactly how does it work?

Call **800-483-2177** or  
e-mail [info@CovenantTrust.com](mailto:info@CovenantTrust.com)  
to request further information; OR visit our website at  
[www.CovenantTrust.com](http://www.CovenantTrust.com)

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# Covenant Endowment Trust



**Covenant Trust Company®**  
your financial services resource  
trustee services • asset management • legacy planning  
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**The Covenant Endowment Trust** was established to accept gifts of cash or appreciated assets into individual Endowment Accounts earmarked for the Covenant ministry of your choice. A gift to the Covenant Endowment Trust will benefit the designated ministry for years to come.

● **Who can set up an Endowment Account?**

Anyone—an individual, family, or any Covenant ministry.

**Can I/we name the Endowment Account?**

Yes. You can name an Endowment Account for your family, your church, or a special individual.

**Is there a minimum contribution?**

You can start your Endowment Account with as little as \$5,000. Then you or other friends and members of your family or church can add to the account as you wish, in amounts of at least \$1,000.

**How does the Endowment Account work?**

The account assets are invested for growth with the objective of providing increased future income. A quarterly distribution (currently at a 5% annualized rate) is made to the designated Covenant ministry. The distributions are normally made from income. If income falls below 5%, principal is added to make the distribution. Any income in excess of 5% is added to the invested account principal to provide a larger base for future earnings.

**Do I have to fund the account now?**

No. You can set up the account now, and fund it with a bequest from your will, or designate it as the beneficiary of an insurance policy, IRA, pension plan, trust or annuity.

**What is the advantage of the Covenant Endowment Trust?**

The written agreement which sets forth your wishes for the use of your gift remains on file, providing both continuity and assurance that your gift will always be used for its intended purpose. As Trustee, Covenant Trust Company® provides professional management and investment services which may not be available or affordable to the local ministry.

**Are gifts to the Covenant Endowment Trust tax deductible?**

Yes. Gifts to the Covenant Endowment Trust are irrevocable, so they qualify for a charitable contribution deduction on federal income tax.

**How long will the Endowment Account last?**

You can designate your account to be established in perpetuity (forever) or for a term of years, after which the principal is distributed to your chosen Covenant ministry.

*Information contained in this brochure is for purposes of information and education only, and is not intended as either tax or legal advice. Consult your personal tax and/or legal advisor for specific information.*

**Covenant  
Endowment  
Trust**

*...a gift designed to give  
...a gift designed to grow  
...a gift designed to last*