

Overview of MMFA's Services

1.  **INVESTMENT**
MANAGEMENT

2.  **GIFT**
FACILITATION

3.  **STEWARDSHIP**
SERVICES

4.  **GIFT**
PLANNING

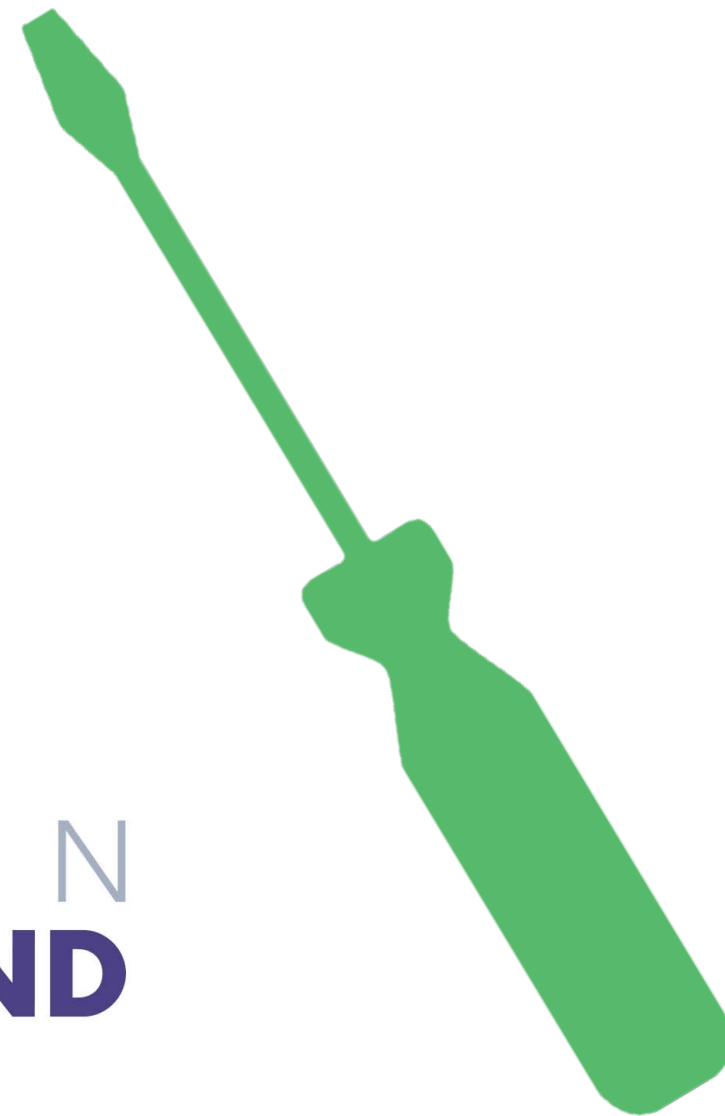
5.  **GRANT**
FUNDING
FOR MINISTRY





INVESTMENT
MANAGEMENT

M O R A V I A N
COMMON FUND



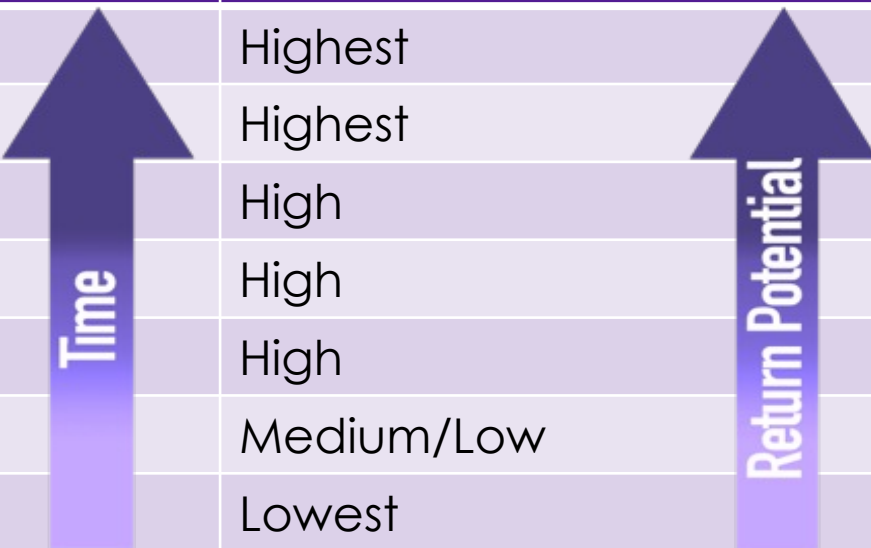
Why invest in the Common Fund?

- Investment fees stay within the Moravian Church, doing good again and again
- Institutional continuity
- Power in numbers
- All benefit from:
 - Economies of scale
 - Leverage and options afforded larger investors



Go-forward investment options

Fund	Time Horizon	Potential Return
Growth	Longest (7 years +)	Highest
ESG Mod Aggressive	Longest (7 years +)	Highest
Hybrid	Long (5 – 7 years)	High
ESG Core	Long (5 – 7 years)	High
Balanced	Long (5 – 7 years)	High
Income	Medium/Short (2 – 4 years)	Medium/Low
Stable	Shortest	Lowest



Stable Fund

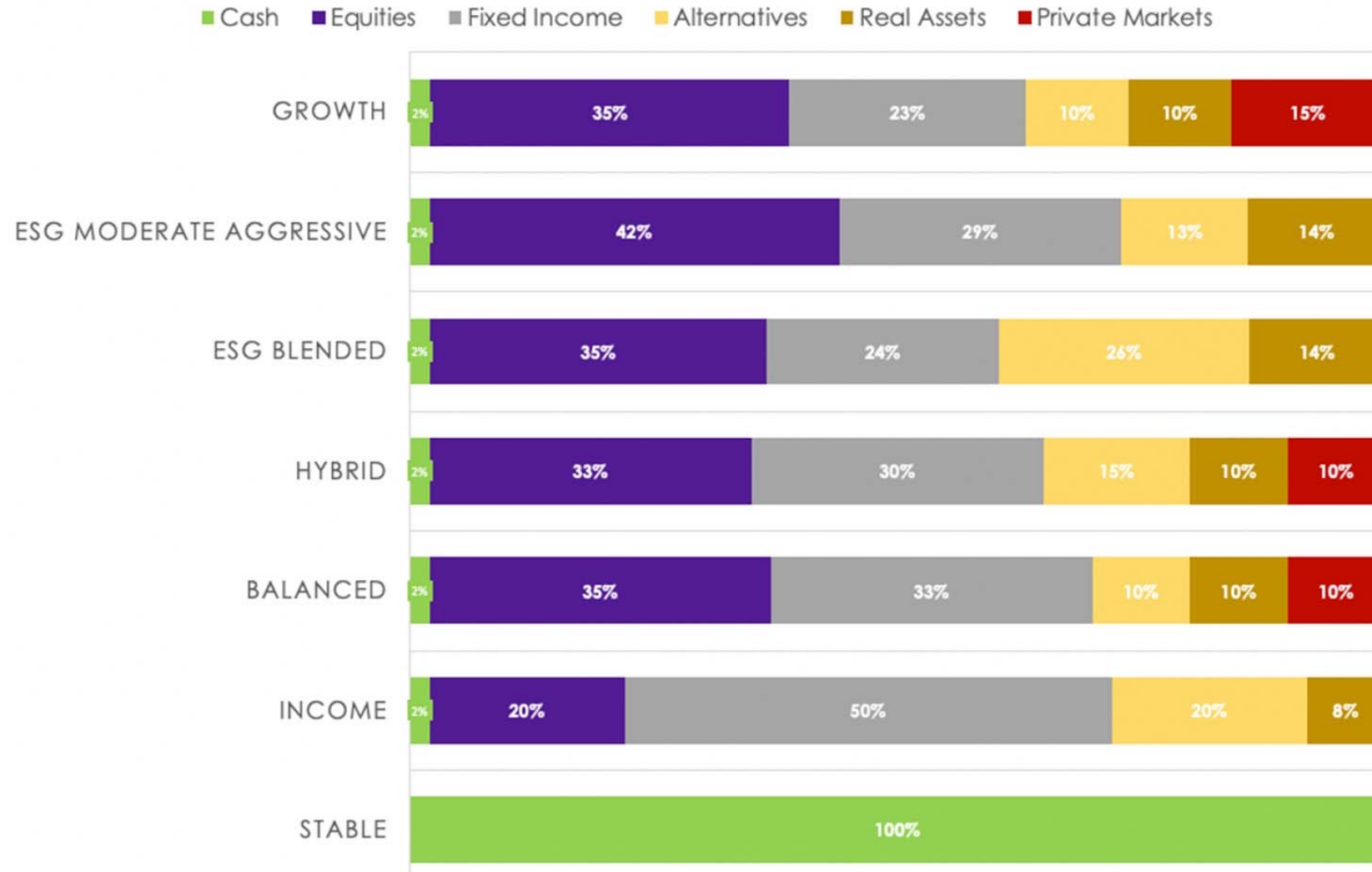
Sub-Asset Class
Cash
Institutional money markets
Ultrashort duration fixed income (under 270-day maturity)
CDs
Other demand note instruments

MORAVIAN
COMMON FUND



100%
Cash
Equivalents

Fund Comparisons



Mission-aligned investing (ESG)

We actively seek to make investments that are consistent with Christian values, with screening and mindfulness for:

- Improving lives
- Inclusive workplace
- Climate/natural resources solutions

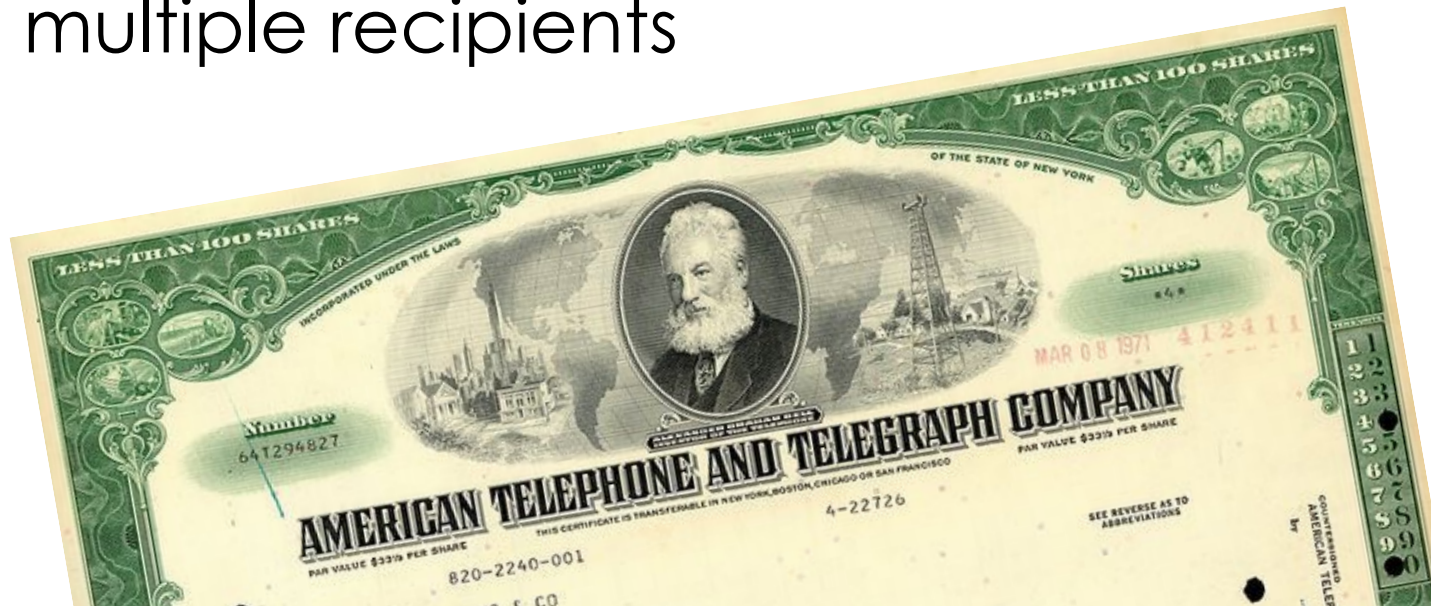




- Convert non-cash assets into cash gifts
- Use tools of philanthropy to make smarter gifts
- Provide online giving service at no charge to churches, covering all card processing fees for donors

Converting assets to cash gifts

- We convert gifts of stocks, real estate, life insurance and more to cash for congregations at no cost to the church or donor
- Neutral party for complex gifts with multiple recipients



Making smarter gifts, sooner



Tools of philanthropy often:

- Optimize/minimize taxation for donors
- Encourage earlier giving (during life)
- Provide income stream for donors or others during life
- Help donors recognize assets that will not be needed
- Foster discussions that minimize restrictions on gifts to congregations



MORAVIAN GIVING PORTAL

- No charge to congregations
- We pay all card processing fees for donors
- We acknowledge gifts and provide tax receipts
- We promote giving events, “Moravian Day of Giving,” “Giving Tuesday,” which benefit congregations directly and indirectly through potential grants



STEWARDSHIP SERVICES

Goals:

- Shape leaders
- Educate believers
- Develop holistic, sustainable stewardship practices

Benchmarks:

- Theology
- Mission and vision
- Leadership
- Year-round action plan



Stewardship health assessment:



THEOLOGY

Practices are grounded in a biblical understanding of stewardship



MISSION & VISION

Gifts are tied to helping the church accomplish its mission & support its vision



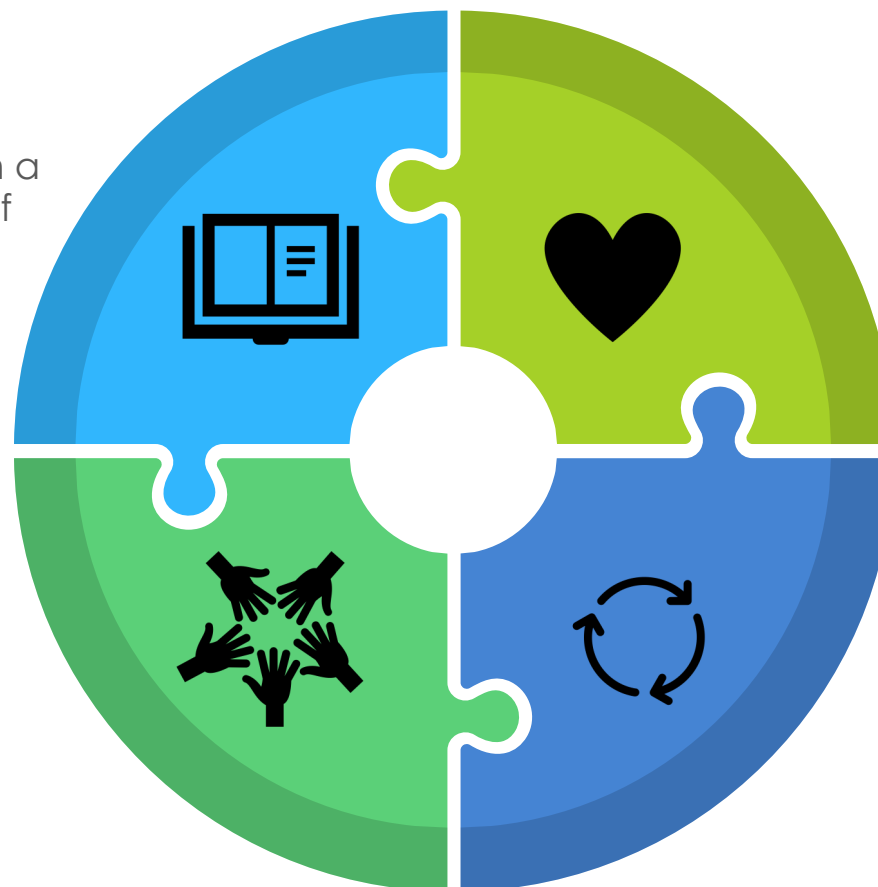
LEADERSHIP

Leaders are engaged in & transparent about all aspects of stewardship



YEAR-ROUND

The church is focused on forming and nurturing faithful & generous stewards



How are these four areas being developed in your church's stewardship ministry?

GIFT PLANNING



- **Legacy Planner** – free online legal document generator
- **MMFA tools of philanthropy** – customized, aligned with your passions
- **Gift Planning Boot Camp** – training for lay leaders



Legacy Planner

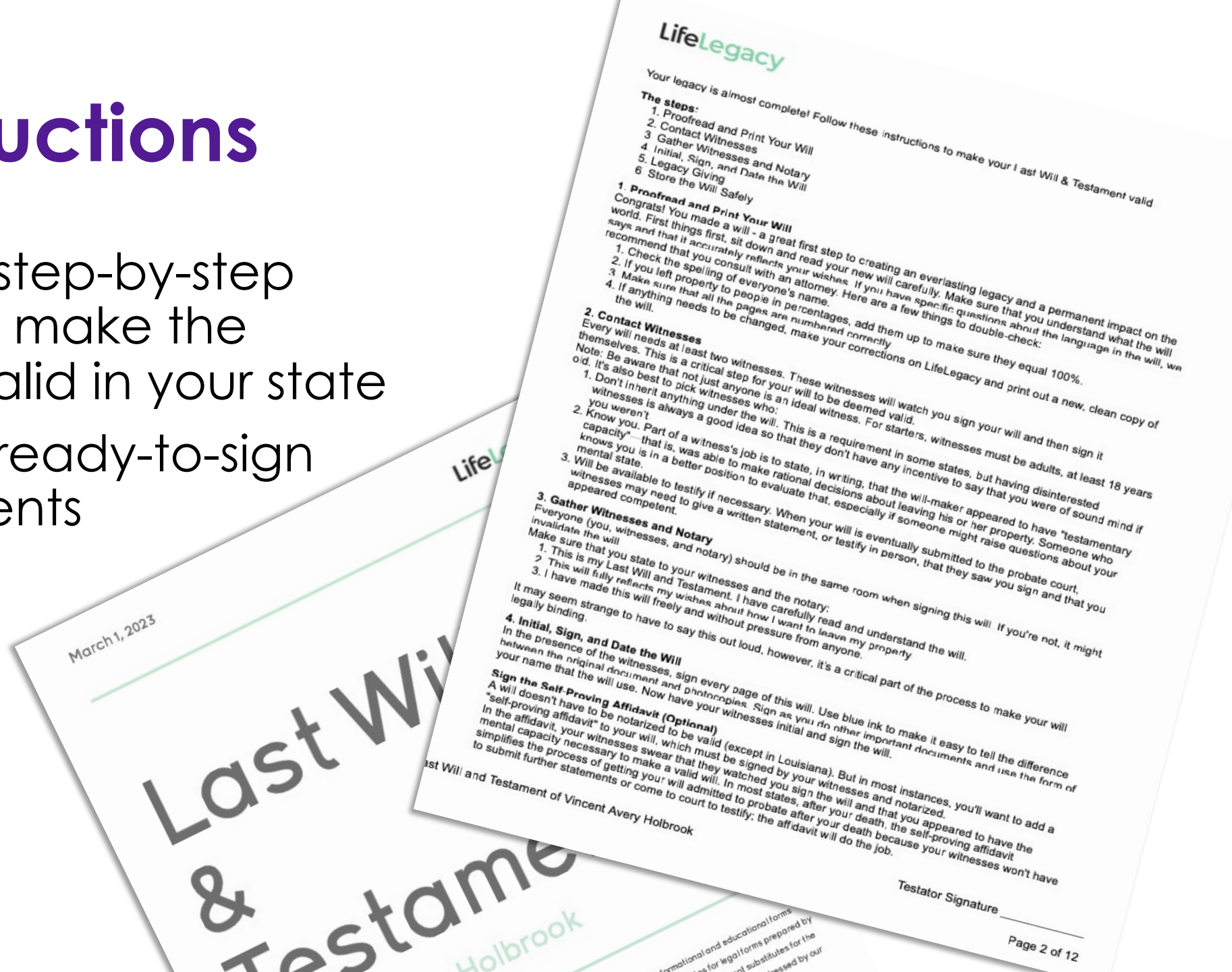
- Free to anyone leaving assets to a Moravian church or agency
- Does not require an attorney
- Produces actual documents that are ready-to-notarize, sign, and file:
 - Last Will & Testament
 - Financial Power of Attorney
 - Advance Healthcare Directive
 - Letters of Intent for beneficiary charities
 - Instructions for witnesses, notary, and file in your state



<https://app.lifelegacy.io/wills?partner=mmfa>

Easy Instructions

- System prints step-by-step instructions to make the documents valid in your state
- System prints ready-to-sign legal documents



LifeLegacy

Your legacy is almost complete! Follow these instructions to make your Last Will & Testament valid

The steps:

1. Proofread and Print Your Will
2. Contact Witnesses
3. Gather Witnesses and Notary
4. Initial, Sign, and Date the Will
5. Legacy Giving
6. Store the Will Safely

1. Proofread and Print Your Will

Congrats! You made a will - a great first step to creating an everlasting legacy and a permanent impact on the world. First things first, sit down and read your new will carefully. Make sure that you understand what the will says and that it accurately reflects your wishes. If you have specific questions about the language in the will, we recommend that you consult with an attorney. Here are a few things to double-check:

1. Check the spelling of everyone's name.
2. If you left property to people in percentages, add them up to make sure they equal 100%.
3. Make sure that all the pages are numbered correctly.
4. If anything needs to be changed, make your corrections on LifeLegacy and print out a new, clean copy of the will.

2. Contact Witnesses

Every will needs at least two witnesses. These witnesses will watch you sign your will and then sign it themselves. This is a critical step for your will to be deemed valid. Note: Be aware that not just anyone is an ideal witness. For starters, witnesses must be adults, at least 18 years old. It's also best to pick witnesses who:

1. Don't inherit anything under the will. This is a requirement in some states, but having disinterested witnesses is always a good idea so that they don't have any incentive to say that you were of sound mind if you weren't.
2. Know you. Part of a witness's job is to state, in writing, that the will-maker appeared to have "testamentary capacity"—that is, was able to make rational decisions about leaving his or her property. Someone who knows you is in a better position to evaluate that, especially if someone might raise questions about your mental state.
3. Will be available to testify if necessary. When your will is eventually submitted to the probate court, witnesses may need to give a written statement, or testify in person, that they saw you sign and that you appeared competent.

3. Gather Witnesses and Notary

Everyone (you, witnesses, and notary) should be in the same room when signing this will. If you're not, it might invalidate the will. Make sure that you state to your witnesses and the notary:

1. This is my Last Will and Testament. I have carefully read and understand the will.
2. This will fully reflects my wishes about how I want to leave my property.
3. I have made this will freely and without pressure from anyone.

It may seem strange to have to say this out loud, however, it's a critical part of the process to make your will legally binding.

4. Initial, Sign, and Date the Will

In the presence of the witnesses, sign every page of this will. Use blue ink to make it easy to tell the difference between the original document and photocopies. Sign as you do on other important documents and use the form of your name that the will use. Now have your witnesses initial and sign the will.

Sign the Self-Proving Affidavit (Optional)

A will doesn't have to be notarized to be valid (except in Louisiana). But in most instances, you'll want to add a "self-proving affidavit" to your will, which must be signed by your witnesses and notarized. In the affidavit, your witnesses swear that they watched you sign the will and that you appeared to have the mental capacity necessary to make a valid will. In most states, after your death, the self-proving affidavit simplifies the process of getting your will admitted to probate after your death because your witnesses won't have to submit further statements or come to court to testify: the affidavit will do the job.

Testator Signature _____

MMFA tools of philanthropy

Many kinds of funds allow individuals to:

- Make gifts sooner, during their lifetime
- Provide income for themselves or others during life
- See the benefits of their gifts
- Leave a remainder to their church or other charity
- Structure a gift that gives until He comes



Would your church benefit from a gift planning workshop?

- Online
 - Pre-recorded
 - Live
- Face-to-face





For projects that address one of these areas of focus:

- Hunger & Thirst
- Housing & Shelter
- Healing & Health
- Prison Ministry
- Clothing
- Environmental Stewardship
- Racial Awareness, Equity, & Reconciliation



Moving ministries forward, **together.**

- Investment management
- Gift facilitation
- Stewardship services
- Gift planning
- Grant funding for ministry

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