

Eastridge Church

The Lighthouse Project

Giving Strategies by December 31, 2025

God placed Eastridge here—not by chance, but by design. He called us together for such a time as this. The Lighthouse Project is our opportunity to partner with God by:

- Reducing our mortgage for long-term stability
- Expanding our ministry space and outreach potential by completing the lower level

This isn't about buildings or budgets—it's about *legacy* and passing on a *heritage of faith* to future generations.

Pray about how the Holy Spirit is leading you to join the Lighthouse Project. There are many ways to give generously before December 31. We're here to make your gift to the Lighthouse Project simple, personal and meaningful.

Give onsite: Pick up a Lighthouse Project Partnership Card and envelope. Make checks payable to *Eastridge Church* with "The Lighthouse Project" in the memo line. Place the envelope in the giving box or offering plate.

Give online: Visit eastridgechurch.org, click the *Giving* tab, select *The Lighthouse Project*, and follow the prompts.

Donate stock: Transfer appreciated stock directly to Eastridge to avoid capital gains tax and deduct the full market value at the time of your gift. On our website, there is information on how to donate appreciated stock. *Spreading the gift of appreciated stock over two tax years provides donors multiple tax planning opportunities depending on their personal tax situation.*

Open a Donor-Advised Fund (DAF): To give through your donor-advised fund, contact Steve Brown (503-703-0015, Stevebrownonwheels@gmail.com), or consult your financial advisor. A DAF allows you to make your gift this year and then recommend grants later, when the time is right. Simply contribute to an

independent financial management firm, which holds the funds and distributes them to Eastridge according to your instructions. You receive the tax benefit in the year you make the actual contribution. This tool can be an effective way to manage your missional giving and optimize tax planning.

Use your Required Minimum Distributions (RMDs) and Charitable Qualified Distributions (QCD's): If you are 73 or older, you can direct your RMDs from an IRA or retirement account to Eastridge, without counting it as income. If you are 70 ½ or older, you can direct your Charitable Qualified Distributions (QCD) to Eastridge. And IRA RMD or a QCD, can offer significant tax benefits. The amount a person can give from the account, tax free, in 2025, is \$108,000 and for 2026, it is \$115,000. For a couple that number is double if the other spouse has their own account with the funds available. RMS's and QCD's are a popular and tax-savvy way to give. Consult your tax preparer for details.

Include Eastridge in your estate plan:

You can include this codicil in your will:

I, (name), of (city, state, zip), give, devise, and bequeath to Eastridge Church, Clackamas, Oregon, (percent or amount) of my estate for its unrestricted use and purpose.

Thank you for partnering with God to complete the Lighthouse Project! Your generosity makes a real difference at Eastridge while providing meaningful tax benefits to you and your family. May the Spirit give you wisdom on how to finish the year with purpose and Kingdom impact.