

Partners IN PLANNING

Fall 2025

MTW's Partner Relations Department Welcomes Back Leanne Portzel

Leanne Portzel's development experience began 25 years ago at MTW and includes estate design, capital campaigns, annual giving, major donors, and fundraising events. She has spent the past decade working with other nonprofits and has served as executive director of Manna Conejo Valley Food Bank, director of development for Joni and Friends, and chief of staff for a local historic preservation organization.



In spring of 2025, MTW's Partner Relations team joyfully welcomed Leanne back to MTW to assist with capital campaigns and minister to our partners through MTW's estate and gift design services. Below she reflects on returning to MTW, the blessing of giving to global missions, and helpful year-end giving strategies.

When I first worked at MTW more than 25 years ago, I was not sure how I could best use my skills to support the work of missions without being on the field. I spoke Spanish, believed the gospel, and loved living overseas—shouldn't I be a missionary? But I did not feel equipped or called to the field.

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At that time, I helped establish MTW's charitable gift annuity, donor advised fund, and capital campaign programs. I was privileged to work closely with a few of the MTW partners who set up the first charitable gift annuities. Now, several of them have passed away, but I see their love of certain areas of the world or specific missionaries endure through the impact of their gifts such as new pastors being trained, churches growing, or God's grace being shared.

Returning to MTW after 10 years away, I am learning how families have been beautifully impacted by their estate and gift design decisions. I am seeing children benefit from their parents' plans and ministries

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Tools and Strategies to Maximize Your Year-End Generosity

BY: CHELSEA ROLLMAN

The end of the year is a season when many Christians take stock of all the resources God has entrusted to them and review the ways they are able to share them with others. However, frequent tax law changes often cause confusion. Fortunately, there are specific year-end giving strategies that can help you fulfill your stewardship goals and maximize your tax benefits. Let's take a high-level look at how year-end giving can provide benefit for you as well as the ministries you choose to support.

1. Charitable Deduction Tax Savings

You can receive an income tax deduction for qualified gifts you make to a qualified charity. When your gift is cash, you are allowed to deduct up to 60% of your adjusted gross income if you itemize when filing your taxes. Any excess can be carried over for up to five additional years.

2. Gifts of Appreciated Assets

Charitable deduction tax savings are also available when you make gifts of appreciated assets such as stocks, bonds, mutual funds, and real estate. When you give appreciated assets to charity, you avoid the capital gain tax payable if you sold the asset and receive a charitable deduction equal to the fair market value of the property at the time of the transfer. Non-cash gifts of appreciated assets are deductible up to 30% of adjusted gross income, also with a five-year carryover for any excess.

3. Qualified Charitable Distribution

After reaching the age of 70 ½, you can make a direct-to-charity transfer from an IRA, known as a qualified

charitable distribution (QCD). You can increase your generosity and eliminate the tax implications up to \$108,000 (adjusted for inflation) per year. The QCD must be made directly to ministry. It is not included in your taxable income and is not subject to deduction limitations on other charitable gifts you make.

The QCD can be used to meet your required minimum distributions (RMD) if you do not need the income this year. The QCD applies to most traditional, inherited, and rollover IRAs—check with your fund manager to confirm the eligibility of your account.

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4. Fund a Charitable Gift Annuity with a QCD

A charitable gift annuity is a planned giving contract between you and MTW. You make a gift to MTW using cash or appreciated securities and in return MTW will pay you and/or a loved one a fixed sum for life. Then at death, the remainder of the gift goes to MTW to support their work of planting churches and transforming communities around the world.

In 2025, it is possible to make a QCD from an IRA of up to \$54,000 to fund a CGA. You must be 70 ½ years old and can name you and/or your spouse to receive payments. There is no charitable tax deduction for the gift and the CGA payments are taxed as ordinary income. However, it can count toward your RMD for the year and there is no income tax on the QCD.

5. Bunching with a Donor-Advised Fund

A donor advised fund is a giving fund you set up with MTW and fund by making charitable gifts of cash, stock, mutual funds, or real estate. You receive an immediate charitable income tax deduction. Once the DAF is funded, you recommend grants from the fund to MTW missionaries or projects, your church, or other tax-exempt organizations.

If your itemized deductions do not exceed the standard deduction, you may consider combining or “bunching” two or more years of charitable contributions to your DAF into one year. You can itemize your deductions for the year you give and may take the standard deduction the following years.

We Can Help

MTW's Center for Estate and Gift Planning is here to help you maximize your impact and reach your stewardship goals. If you would like to learn more about the tools and services we offer, including a free personalized gift design or personalized estate design, please feel free to contact Beth Billingsley at 678-823-0028 or email her at beth.billingsley@mtw.org. *Design your legacy today.* ■

Assisting the Building of God's Temple

By Dr. Lloyd Kim



“Thus says Cyrus, king of Persia: The LORD, the God of heaven, has given me all the kingdoms of the earth and he has charged me to build him a house in Jerusalem, which is in Judah. Whoever is among you of all his people, may his God be with him and let him go up to Jerusalem, which is in Judah, and rebuild the house of the Lord, the God of Israel. He is the God who is in Jerusalem. And let each survivor in whatever place he sojourns be assisted by the men of his place with silver and gold, with goods and with beasts, besides freewill offerings for the house of God that is in Jerusalem.” —Ezra 1:2-4

This is the proclamation of the Persian king, Cyrus, after he defeated the Babylonians and freed God's people from their 70-year exile. Cyrus ends the Jewish captivity and frees them to return to the Promised Land. He proclaims God has given him “all the kingdoms of the earth” and charged him to “build Him a house in Jerusalem.” Cyrus then commands the Jews to return to Jerusalem to rebuild the house of the Lord.

How would you have responded to this proclamation from a new king who had defeated your enemies, set you free, and removed your shame?

This is what Jesus has done for us. He's the greater Messiah that Cyrus foreshadows. Jesus defeated our enemies of sin and death and frees us to enter the promised land. And our King calls us to respond to this gift of salvation by going into the world to “make disciples of all nations, baptizing them in the name of the Father, the Son, and the Holy Spirit. . .” (Matthew 28:19).

The purpose of the salvation the Israelites received was to return to Jerusalem and restore God's temple here on earth as it is in heaven. In the New Testament, Jesus says that the temple today is His body, the Church, and so obeying the Great Commission is how we build God's temple here on earth. As we make disciples among all nations, God's Spirit fills the world and those who are baptized in His name are filled with His Spirit.

And just like in the passage above, Jesus commissions all His people to assist in the building of the temple. Some are commanded to go, and many have gone to make disciples, start churches, and build this community of faith. But some are called to stay and support the work of extending God's kingdom throughout the world. Through the partnership of those who go and those who support them, God is creating a global community of sinners saved by grace and hungry for the kingdom of God. God's glory is not in any building. God's glory is in His people, the Church. Isn't this something worth giving toward? ■

Lloyd Kim



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rejoice over their generosity. Recently, we worked with a daughter who was so grateful to see her father's desires clearly specified in his estate design. She was relieved that she could make gifts according to her father's wishes.

MTW's desire to use estate design and charitable tax planning to help partners provide for both their families' needs and their ministry support is unique. Working alongside MTW partners as they decide what the Lord is calling them to do in their estate design is an honor. I am also helping our missionaries who are working on larger fundraising projects. I love to get these glimpses of both sides of giving—how donors experience the joy of giving and how missionary teams and their ministries are changed by the gift.

Watching others' generosity and considering that God is the owner of all has affected my family, too. As my husband and I looked at our plans, we decided to set

up a donor advised fund at MTW. We sold a home and were going to owe capital gains taxes on the sale. We were able to reduce the capital gains taxes owed by giving a portion of the gain to our MTW DAF. We have been able to use the DAF to support MTW projects, our local church, and other ministries. A DAF is a tool to consider at year-end if you have a larger than normal income in a year or if you want to donate appreciated property such as stock. Appreciated property may be given tax-free to a DAF.

I am grateful to be back at MTW working with partners to share the gospel with the world—knowing that I can make an impact, even if I am not called to the mission field. ■

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This is the final printed issue of **Partners in Planning** and we trust you have found it helpful. We look forward to sharing digital issues of **Partners in Planning** beginning in the spring of 2026.

Please take the time now to complete the response card with your current email address to continue receiving information about our estate design and gift planning through the **Partners in Planning** newsletter.

We are here to help you in any way we can. Please write or call our office to let us know how we can be of assistance.

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