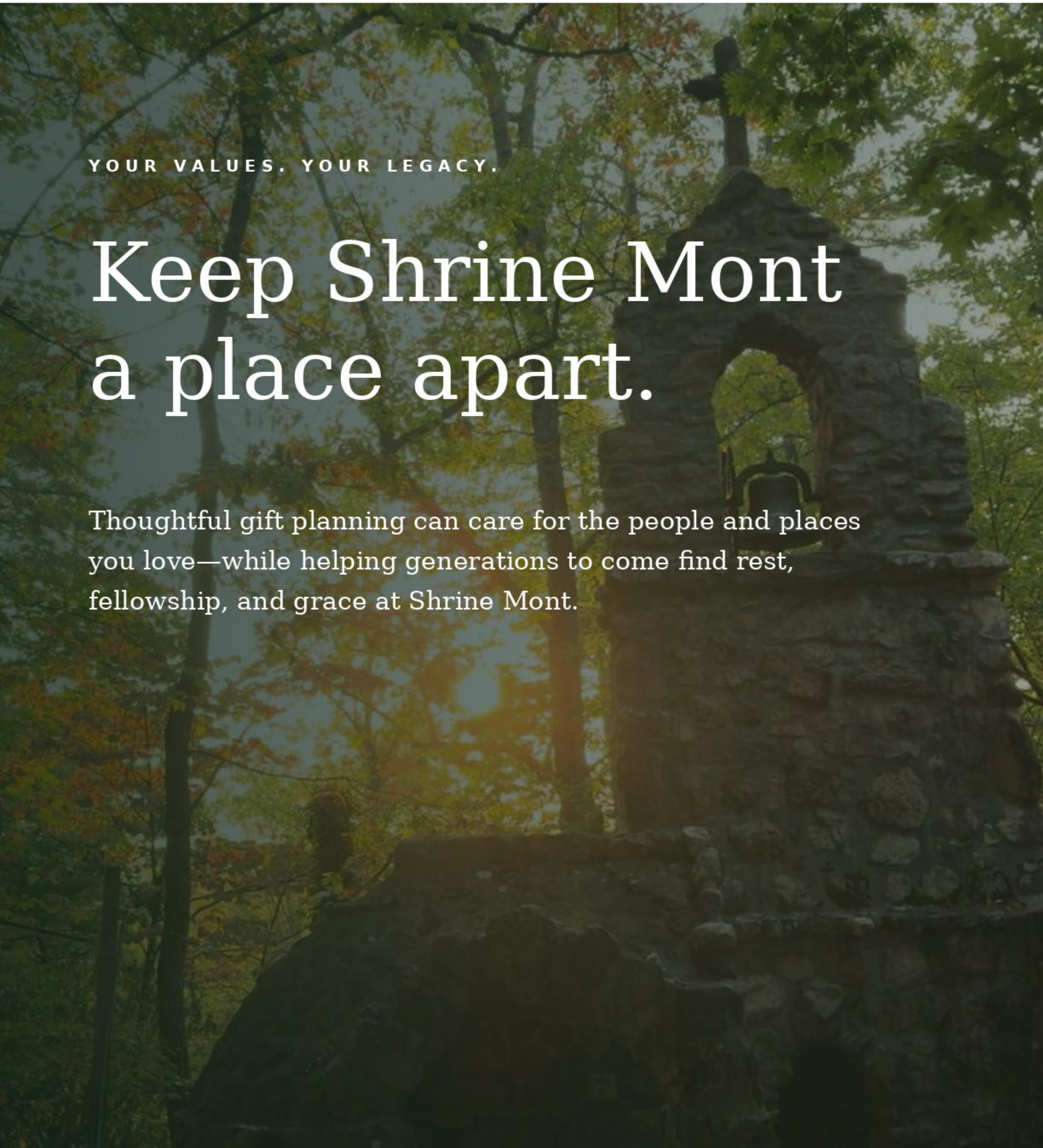
SHRINE MONT



YOUR VALUES. YOUR LEGACY.

Keep Shrine Mont a place apart.

Thoughtful gift planning can care for the people and places you love—while helping generations to come find rest, fellowship, and grace at Shrine Mont.

THE GIFT OF A PLACE APART

Make room for what matters.

Shrine Mont exists for rest, devotion, fellowship, learning, and education - a place where all may grow in the grace of God. A planned gift carries that welcome forward.

You do not need to be wealthy - or have every detail settled - to begin. This guide explains common planned-giving approaches, the questions each one raises, and the practical steps that can help you prepare for a conversation with Shrine Mont and your advisors.

CONTENTS

01	Wills and trusts	A future gift
02	IRA charitable gifts	A gift during life
03	Beneficiary designations	A future gift
04	Donor-advised funds	Recommend a grant
05	Charitable gift annuity	A gift that may pay income
06	Charitable trusts	Advanced planning
07	Stocks and bonds	Appreciated assets
08	Real estate	Property
09	Retirement assets	Current or future gift
10	Cash and checks	A current gift
11	Life insurance	Current or future gift
12	Business interests	Complex assets
13	Mineral and royalty interests	Specialized property
14	Blended gifts	Combine approaches
15	The Transfiguration Society	Legacy recognition
16	Gift calculators and next steps	Online planning tools
17	Contact Shrine Mont	Begin a conversation

FIND YOUR WAY TO GIVE

One intention. Many possibilities.

The right method depends on what you want the gift to accomplish, when you want it to take effect, and which assets best fit your family and financial plans.

Wills and trusts	A provision in a will or revocable trust can turn a lifetime of care for Shrine Mont into support for the generations that follow.
IRA charitable gifts	An eligible IRA owner may be able to direct funds to Shrine Mont without first receiving the distribution personally.
Beneficiary designations	A simple form-not a new will-may allow you to include Shrine Mont in an account or policy.
Donor-advised funds	A donor-advised fund can make current grantmaking convenient and can also become part of a family’s charitable legacy.
Charitable gift annuity	A charitable gift annuity can combine a present charitable gift with fixed payments for one or two people for life.
Charitable trusts	A charitable remainder or lead trust can coordinate income, family objectives, and philanthropy within one legal structure.
Stocks and bonds	Transferring appreciated marketable securities directly can put the full asset to charitable use without requiring you to sell it first.
Real estate	A home, land, farm, vacation property, or commercial building may become a powerful gift-but only after careful review.
Retirement assets	Retirement savings can support Shrine Mont during life through an eligible distribution or later through a beneficiary designation.
Cash and checks	Cash remains the most direct way to put resources to work at Shrine Mont now.
Life insurance	A policy that no longer serves its original purpose may become a current asset gift or a future beneficiary gift.
Business interests	Privately held stock, partnership interests, or business assets may support charitable goals when planning begins before a sale is fixed.
Mineral and royalty interests	Oil, gas, royalty, and other subsurface interests are valuable property rights that require specialized review.
Blended gifts	A giving plan does not have to rely on one asset, one date, or one technique.

01 | A FUTURE GIFT

Wills and trusts

A provision in a will or revocable trust can turn a lifetime of care for Shrine Mont into support for the generations that follow.

THIS MAY FIT IF YOU ARE

- People who want to preserve access to their assets during life
- Donors who value flexibility
- Anyone creating or updating an estate plan

Understanding the option

A charitable bequest takes effect through your estate plan. It may name a dollar amount, a particular asset, a percentage of the estate, or some or all of what remains after other commitments are met.

Because a will or revocable trust can generally be revised, this approach allows your plans to respond to changes in family, finances, and priorities. You can also name Shrine Mont as a backup beneficiary if another beneficiary cannot receive the gift.

Unrestricted language gives Shrine Mont the greatest ability to meet future needs. If you want the gift used for a particular purpose, speak with Shrine Mont before signing so the intended use can be described in a way the organization can honor.

Why donors consider it

- No current transfer of assets is required
- The amount or percentage can be changed later
- A gift may be unrestricted or directed to an agreed purpose
- Notification can qualify you for the Transfiguration Society

A thoughtful process

1. Consider the people, responsibilities, and causes your plan should serve
2. Ask an estate-planning attorney to prepare or revise your documents
3. Confirm Shrine Mont’s legal name and any desired restriction
4. If comfortable, tell Shrine Mont about your intention so records remain accurate

Points to discuss with your advisors

- State law affects wills and trusts
- A restricted purpose should be approved in advance
- Sample language is a starting point, not a substitute for legal counsel

02 | A GIFT DURING LIFE

IRA charitable gifts

An eligible IRA owner may be able to direct funds to Shrine Mont without first receiving the distribution personally.

THIS MAY FIT IF YOU ARE

- Eligible IRA owners who give annually
- Donors managing required distributions
- People who do not need every dollar held in an IRA

Understanding the option

A qualified charitable distribution, often called a QCD, is sent directly from an IRA custodian to an eligible charity. When the legal requirements are met, the transfer is generally excluded from the donor’s income rather than claimed as a charitable deduction.

This can be useful even for a donor who does not itemize deductions. A QCD may also count toward a required minimum distribution, but eligibility, annual limits, and timing rules must be confirmed for the year of the gift.

The transfer must move directly from the IRA to Shrine Mont. Starting early is important, particularly near year-end, because a request is not complete merely when the donor submits paperwork.

Why donors consider it

- Uses retirement assets for current charitable work
- May satisfy part or all of a required distribution
- May keep the transferred amount out of adjusted gross income when requirements are met

A thoughtful process

1. Confirm eligibility with your tax advisor
2. Ask Shrine Mont for current gift instructions
3. Request a direct charitable transfer from the IRA custodian
4. Ask the custodian to identify you with the payment
5. Confirm completion and retain the acknowledgment

Points to discuss with your advisors

- Rules differ for various retirement accounts
- A donor-advised fund generally cannot receive a QCD
- Year-end transfers should be initiated well before December 31
- Current federal rules and limits change

03 | A FUTURE GIFT

Beneficiary designations

A simple form-not a new will-may allow you to include Shrine Mont in an account or policy.

THIS MAY FIT IF YOU ARE

- Donors seeking a revocable future commitment
- People reviewing retirement accounts or insurance
- Those who want to divide an asset among family and charity

Understanding the option

Retirement plans, some investment or bank accounts, and life-insurance policies can pass under a beneficiary designation. You can often assign Shrine Mont a percentage, name it for a specific account, or make it a contingent beneficiary.

The provider’s current form controls the transfer, so a reference in a will may not be enough. Beneficiary choices should be reviewed after major life changes and coordinated with the rest of your estate plan.

Naming a charity for tax-deferred retirement assets may be worth discussing with advisors because charities and individual heirs can be treated differently when they receive those assets.

Why donors consider it

- Usually completed through the account provider
- May be changed without rewriting a will
- Allows percentage-based division among beneficiaries
- No present transfer of the asset

A thoughtful process

1. Request a beneficiary form or use the provider’s secure portal
2. Use Shrine Mont’s verified legal name and requested information
3. Choose the percentage and beneficiary status
4. Save confirmation with your estate records
5. Let Shrine Mont know if you wish to be recognized

Points to discuss with your advisors

- Coordinate the designation with your will and overall plan
- Ask how the provider handles per-stirpes or contingent shares
- Review forms periodically

04 | RECOMMEND A GRANT

Donor-advised funds

A donor-advised fund can make current grantmaking convenient and can also become part of a family's charitable legacy.

THIS MAY FIT IF YOU ARE

- Donors who have already created a fund
- People who want to organize charitable giving
- Families planning future philanthropy together

Understanding the option

A donor-advised fund is sponsored by a public charity. After contributing to the fund, the donor may recommend grants to eligible organizations such as Shrine Mont, subject to the sponsor's approval.

Grant recommendations can support current work or an accepted purpose. Donors should not receive more than incidental benefit in return, and a DAF grant is not a new personal charitable deduction because the deduction generally occurred when assets entered the fund.

Many sponsors also allow a succession plan. Depending on the sponsor, family members may continue recommending grants, charitable organizations may receive the remaining balance, or both approaches may be combined.

Why donors consider it

- Centralizes records and grant recommendations
- May accept appreciated assets through the sponsor
- Can involve family in charitable decisions
- May provide a simple charitable succession plan

A thoughtful process

1. Sign in to your fund sponsor's portal
2. Search for Shrine Mont using verified organization information
3. Enter the amount and any accepted purpose
4. Include your name if you want Shrine Mont to acknowledge the grant
5. Review the fund's successor instructions

Points to discuss with your advisors

- The sponsor retains legal control of contributed assets
- QCDs generally cannot be made to donor-advised funds
- Do not promise a grant to satisfy a personal obligation

05 | A GIFT THAT MAY PAY INCOME

Charitable gift annuity

A charitable gift annuity can combine a present charitable gift with fixed payments for one or two people for life.

THIS MAY FIT IF YOU ARE

- Donors seeking predictable lifetime payments
- People with cash or appreciated securities
- Those who want a simple life-income arrangement

Understanding the option

In a charitable gift annuity, a donor transfers assets to the issuing charity and receives a contractual promise of fixed payments. The payment amount depends on factors including the gift amount, the annuitants' ages, and the agreed rate.

Part of the transfer is charitable and part is exchanged for the payment stream. The tax character of payments and the charitable deduction require a formal illustration based on current law and assumptions.

Before describing Shrine Mont as the issuer, confirm whether it offers annuities directly or through another qualified organization and where the arrangement may legally be offered.

Why donors consider it

- Fixed payments that do not change with investment markets
- Payments may continue for one or two lives
- A portion of the transfer may qualify for a deduction
- Appreciated property may be considered

A thoughtful process

1. Ask Shrine Mont whether an annuity is available in your state
2. Request a personalized illustration
3. Review the illustration with tax and financial advisors
4. Complete the agreement and asset transfer only after review

Points to discuss with your advisors

- The payment obligation depends on the issuer's financial resources
- Rates and deductions vary by age, timing, and asset
- An annuity is generally irrevocable
- Our calculator is exploratory and not a proposal

06 | ADVANCED PLANNING

Charitable trusts

A charitable remainder or lead trust can coordinate income, family objectives, and philanthropy within one legal structure.

THIS MAY FIT IF YOU ARE

- Substantial or highly appreciated assets
- Donors working with experienced counsel
- Families balancing charitable and inheritance goals

Understanding the option

A charitable remainder trust generally makes payments to named individuals for life or a stated term, with the remaining trust assets eventually passing to charity. A unitrust pays a percentage of assets revalued each year; an annuity trust pays a fixed amount.

A charitable lead trust reverses the sequence: charity receives payments for a defined period, after which remaining assets pass to family or another beneficiary.

Trusts require an attorney, trustee, administration, tax reporting, and careful asset review. The right design depends on the donor’s goals, the transfer asset, expected investment performance, payout terms, and federal rates in effect when funded.

Why donors consider it

- Can separate an asset’s income interest from its remainder
- May diversify appreciated property inside a trust without an immediate sale by the donor
- Can create payments for people or charity
- Offers flexible family and charitable planning

A thoughtful process

1. Clarify income, family, and charitable goals
2. Ask advisors to compare trust and non-trust approaches
3. Confirm proposed assets with the trustee and Shrine Mont
4. Review formal projections under several assumptions
5. Have counsel prepare the governing document

Points to discuss with your advisors

- Irrevocable and more complex than an outright gift
- Trustee, investment, legal, and tax costs apply
- Payments and deductions are governed by detailed federal rules
- Results depend on markets and assumptions

07 | APPRECIATED ASSETS

Stocks and bonds

Transferring appreciated marketable securities directly can put the full asset to charitable use without requiring you to sell it first.

THIS MAY FIT IF YOU ARE

- Long-held publicly traded securities
- Donors rebalancing a portfolio
- People making a significant current gift

Understanding the option

A donor may transfer shares electronically from a brokerage account. Shrine Mont can then sell the shares and use the proceeds for its mission. The donor should not sell the shares first if the objective is to contribute the security itself.

For publicly traded stock, the charitable value is generally determined under federal valuation rules rather than simply using the closing price. Mutual funds and bonds have their own transfer and valuation procedures.

Securities registered in certificate form require special handling. Never sign a certificate or mail it without current instructions from the organization and your broker.

Why donors consider it

- Potential charitable deduction subject to applicable rules
- Avoids a sale by the donor before the gift
- Can simplify portfolio rebalancing
- Puts the asset’s full charitable value to work

A thoughtful process

1. Contact Shrine Mont for current brokerage instructions
2. Tell your broker the security and number of shares
3. Send Shrine Mont a separate notice identifying the gift
4. Keep brokerage confirmation and the gift acknowledgment

Points to discuss with your advisors

- Do not place Shrine Mont’s transfer instructions on a public page without approval
- Closely held stock is different from publicly traded stock
- Deduction limits and valuation rules vary
- The gift date depends on how the transfer is completed

08 | PROPERTY

Real estate

A home, land, farm, vacation property, or commercial building may become a powerful gift-but only after careful review.

THIS MAY FIT IF YOU ARE

- Unencumbered appreciated property
- Owners ready to stop managing a property
- Donors considering a retained life estate or trust

Understanding the option

Real estate can sometimes be given outright, used to fund a charitable trust, transferred as a partial interest, or given subject to a retained right to live in a home or use a farm. Each arrangement creates different responsibilities.

Before acceptance, a nonprofit commonly examines title, marketability, environmental conditions, debt, insurance, carrying costs, restrictions, and anticipated sale. An independent qualified appraisal may be required for the donor's reporting.

Do not sign a deed or create a binding sale agreement before Shrine Mont and your advisors review the proposal.

Why donors consider it

- May convert a difficult-to-manage asset into charitable impact
- May avoid a sale by the donor
- Could produce a charitable deduction when requirements are met
- May support a retained-life or life-income plan

A thoughtful process

1. Contact Shrine Mont before transferring or marketing the property
2. Provide basic property, title, debt, and environmental information
3. Allow the organization to complete due diligence
4. Obtain independent legal and appraisal advice
5. Transfer only after written acceptance

Points to discuss with your advisors

- Mortgaged property can create tax and liability issues
- Not every property can be accepted
- Appraisal and transfer costs should be planned
- A prearranged sale can change tax treatment

09 | CURRENT OR FUTURE GIFT

Retirement assets

Retirement savings can support Shrine Mont during life through an eligible distribution or later through a beneficiary designation.

THIS MAY FIT IF YOU ARE

- IRA owners considering a current gift
- People reviewing estate beneficiaries
- Donors balancing different assets among heirs and charity

Understanding the option

During life, certain IRA owners may qualify to make direct charitable distributions. At death, a donor can name Shrine Mont for all or a percentage of a retirement account using the plan's beneficiary process.

Tax-deferred retirement accounts may carry income-tax consequences for individual beneficiaries. A tax-exempt charity generally receives charitable beneficiary assets differently, which can make asset selection an important estate-planning conversation.

Roth and traditional accounts, employer plans, inherited accounts, and current transfers are governed by different rules. Do not rely on a general description for a specific plan.

Why donors consider it

- Can create a current or future gift
- Beneficiary percentages are often easy to revise
- May coordinate tax-deferred assets with other inheritances

A thoughtful process

1. Inventory all retirement accounts and beneficiary forms
2. Ask advisors which assets best fit each beneficiary
3. Request Shrine Mont's legal information
4. Submit and retain the updated designation
5. Review after major life changes

Points to discuss with your advisors

- The plan document and beneficiary form control
- Spousal rights may apply
- Current lifetime gifts are not available from every plan type
- Roth assets may have different planning characteristics

10 | A CURRENT GIFT

Cash and checks

Cash remains the most direct way to put resources to work at Shrine Mont now.

THIS MAY FIT IF YOU ARE

- Immediate support
- Donors who prefer a familiar method
- Gifts from current income

Understanding the option

Cash gifts may be made by check or another accepted payment method. A donor who wants to support a particular purpose should confirm that purpose before completing the gift.

The completion date and acknowledgment rules depend on the payment method. For a year-end check, mailing and postmark rules may matter; donors should avoid waiting until the final days of the year.

Cash is simple, but it may not always be the most advantageous asset. Donors with appreciated property or retirement assets may wish to compare alternatives with advisors.

Why donors consider it

- Immediate and easy to value
- Straightforward acknowledgment
- Can be unrestricted or directed to an accepted purpose

A thoughtful process

1. Choose the amount and purpose
2. Confirm the correct payee and mailing address
3. Note an accepted designation with the gift
4. Keep the acknowledgment for your records

Points to discuss with your advisors

- Never mail currency
- Online payment fees may apply
- Compare cash with appreciated assets before a major gift

11 | CURRENT OR FUTURE GIFT

Life insurance

A policy that no longer serves its original purpose may become a current asset gift or a future beneficiary gift.

THIS MAY FIT IF YOU ARE

- Policies purchased for a need that has changed
- Donors seeking a revocable beneficiary gift
- People reviewing estate liquidity

Understanding the option

The simplest approach is often to name Shrine Mont as a full, partial, or contingent beneficiary while retaining ownership of the policy. The donor can generally change the designation later.

A donor may also consider transferring ownership of a policy. That is a present, usually irrevocable gift and requires advance review of the policy, premiums, value, and the organization’s acceptance rules.

Deductions and future premium gifts depend on the policy and arrangement. An insurer, attorney, and tax advisor should review the details.

Why donors consider it

- Beneficiary designations can remain revocable
- Can use a policy no longer needed for family protection
- May create a larger future gift than current cash flow would allow

A thoughtful process

1. Ask the insurer for current policy and beneficiary information
2. Decide whether a beneficiary gift or ownership transfer fits your goal
3. Contact Shrine Mont before transferring ownership
4. Submit the insurer’s form and save confirmation

Points to discuss with your advisors

- A beneficiary gift generally creates no current deduction
- Policy loans and unpaid premiums matter
- The nonprofit may choose whether to retain or surrender an owned policy

12 | COMPLEX ASSETS

Business interests

Privately held stock, partnership interests, or business assets may support charitable goals when planning begins before a sale is fixed.

THIS MAY FIT IF YOU ARE

- Owners preparing for succession or sale
- Highly appreciated private-company interests
- Families with charitable and business objectives

Understanding the option

An owner may be able to contribute a portion of a business interest outright or through another charitable structure. The organization must review transfer restrictions, valuation, marketability, liability, unrelated business income, and the expected path to liquidity.

Timing is critical. If a sale is already legally certain or binding, a transfer shortly before closing may not produce the result the donor expects. Advisors should be involved before letters of intent or purchase agreements become binding.

S corporations, partnerships, LLCs, and C corporations have different tax and ownership consequences. A qualified appraisal and specialized counsel are commonly needed.

Why donors consider it

- May convert part of business value into charitable impact
- Could reduce the amount personally exposed to gain on a later independent sale
- Can become part of a succession or estate plan

A thoughtful process

1. Begin before negotiating a binding sale
2. Share governing documents and basic financial information confidentially
3. Allow legal, tax, and acceptance review
4. Obtain an independent qualified appraisal when required
5. Complete the gift before any later, independent sale process

Points to discuss with your advisors

- Shrine Mont may not be able to accept every interest
- Debt and pass-through income create complexity
- No sale outcome should be promised
- Professional fees and time are substantial

13 | SPECIALIZED PROPERTY

Mineral and royalty interests

Oil, gas, royalty, and other subsurface interests are valuable property rights that require specialized review.

THIS MAY FIT IF YOU ARE

- Owners of producing royalty interests
- Landowners separating surface and mineral rights
- Donors with specialized legal and tax counsel

Understanding the option

A mineral-related gift might involve land with associated rights, a fractional mineral interest, or an income interest such as royalties. The property description, environmental exposure, operator obligations, and transferability must be understood.

Giving the underlying interest and assigning only future income are not necessarily treated the same. A donor should not assume that redirecting royalty payments creates a deductible property gift.

Some interests may be considered for a charitable trust or other arrangement, but acceptance and administration depend on the asset and the organizations involved.

Why donors consider it

- May put a specialized asset to charitable use
- Could reduce the burden of managing an interest
- May fit an outright or advanced gift structure

A thoughtful process

1. Collect deeds, leases, division orders, production history, and tax records
2. Contact Shrine Mont before making an assignment
3. Obtain mineral, environmental, legal, and valuation review
4. Transfer only after formal acceptance

Points to discuss with your advisors

- Environmental and operating liabilities require close review
- Valuation may be complex
- Assignment-of-income rules may apply
- Not all mineral assets are marketable

14 | COMBINE APPROACHES

Blended gifts

A giving plan does not have to rely on one asset, one date, or one technique.

THIS MAY FIT IF YOU ARE

- Donors balancing present and future generosity
- Families testing a larger legacy intention
- People with several kinds of assets

Understanding the option

A blended plan combines gift methods to meet several goals. A donor might make a current gift and add a bequest, pair appreciated securities with cash, or use a beneficiary designation to complement annual support.

Combining approaches can make a long-term intention visible now while preserving flexibility. It can also help match the right asset to the right charitable purpose.

The plan should remain understandable. Complexity is worthwhile only when it clearly serves the donor’s family, financial, and charitable priorities.

Why donors consider it

- Creates impact now and later
- Can use different assets efficiently
- Allows a donor to build toward a larger commitment
- May coordinate annual, campaign, and estate giving

A thoughtful process

1. List your charitable, family, and financial priorities
2. Inventory assets and current beneficiary plans
3. Compare a few simple combinations
4. Confirm what Shrine Mont can accept
5. Document the plan with advisors

Points to discuss with your advisors

- Avoid unnecessary complexity
- Keep beneficiary forms and legal documents consistent
- Review the plan as circumstances change

FOR YOU AND YOUR ADVISOR

A simple place to start.

When discussing a bequest, your attorney will need Shrine Mont's legal name and may recommend language suited to your goals and state law.

> “I give to Shrine Mont, Inc., a nonprofit organization located in Orkney Springs, Virginia, [the sum of $___ / ___% of my estate / the residue of my estate] to support its charitable purposes.”

This sample is educational, not legal advice. Ask an attorney to prepare language appropriate to your estate plan and confirm Shrine Mont's current legal and tax information before signing.

THE TRANSFIGURATION SOCIETY

Your legacy has a home here.

Established in 2005, the Transfiguration Society recognizes people who have included Shrine Mont in a will, trust, beneficiary designation, charitable gift annuity, charitable trust, or another documented future-gift arrangement.

Their foresight helps ensure that future generations will continue to find rest, devotion, fellowship, learning, and grace in this place apart.

Telling Shrine Mont about your intention does not make the gift irrevocable, and you do not need to disclose its value. It simply gives Shrine Mont an opportunity to thank you, welcome you into the Society, and keep its records aligned with your wishes.

You may be eligible if you have named Shrine Mont through:

- A gift through a will or living trust
- A retirement-account beneficiary designation
- A life-insurance or financial-account designation
- A charitable gift annuity or charitable trust
- Another documented future-gift arrangement

Share your intention

Contact Shrine Mont to record your legacy intention and recognition preferences. The statement is informational and nonbinding, and may be revised by contacting Shrine Mont.

Please do not send account numbers, Social Security numbers, copies of legal documents, or other sensitive financial information.

GUIDED PLANNING TOOLS

Creative giving for a lasting impact.

The online calculators help you understand the purpose of several planned-gift approaches, define unfamiliar inputs, and translate your assumptions into useful planning estimates.

Bequest explorer	Estimate a percentage gift after listed debts, expenses, and other fixed gifts.
Embedded-gain explorer	Compare an asset's market value and basis and estimate tax connected with selling it yourself.
Gift annuity payment	Convert a current, professionally quoted payout rate into annual and periodic fixed payments.
Deferred gift annuity	Explore payments scheduled to begin in a future year using a quoted deferred payout rate.
Charitable remainder unitrust	Model how variable annual payments and the charitable remainder may respond to return, payout, and fee assumptions.
Bargain-sale explorer	Estimate the gift and sale portions when property may be transferred for less than fair market value.

These tools are educational - not proposals, valuations, charitable-deduction calculations, or predictions of investment performance. A useful formal illustration depends on age, asset, basis, tax position, timing, state, beneficiaries, and current federal rates.

BEGIN A CONVERSATION

We're here to listen.

A conversation is simply that - no pressure and no obligation. Tell Shrine Mont what you are considering, or ask for information to share with your advisor.

CALL	540.856.2141
HOURS	Monday-Friday, 8am-4pm
VISIT	217 Shrine Mont Circle Orkney Springs, VA 22845
WRITE	PO Box 10 Orkney Springs, VA 22845

A final note

Planned giving information is educational and is not tax, legal, investment, financial, or accounting advice. Please consult qualified professional advisors. Before transferring an unusual asset or entering an advanced arrangement, confirm Shrine Mont's current acceptance policies and the availability of the proposed gift structure.

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