



June 2025

Dear Friend,

Have you ever considered how your retirement funds could be used not only to care for you during your lifetime, but also to make a lasting impact for the Kingdom after you've graduated to heaven?

Designating a nonprofit organization—like your church, a Christian university, or another ministry close to your heart—as the beneficiary of your retirement account is a simple yet powerful way to leave a legacy of faith that can make an eternal difference in the lives of others.

From a practical standpoint, retirement funds like IRAs and 401(k)s are among the most heavily taxed assets when passed to heirs. In fact, over 50-60% could very easily go to taxes. But when you leave these funds to a nonprofit, *every dollar* can go directly to ministry—free of income tax. That means your good stewardship continues beyond your lifetime, supporting causes that reflect your values and faith.

Even better, this type of gift doesn't require rewriting your will. You simply request a beneficiary designation form from your plan administrator and name the nonprofit as a full or partial beneficiary.

What a blessing it is to know that something you've worked hard to build can one day be used to advance the gospel, strengthen Christian education, or support the next generation of leaders. It's a beautiful expression of worship that leaves a lasting legacy of faith.

As always, I would love to hear from you. Please don't hesitate to contact me if I can assist you in any way.

Yours in Christ,

A handwritten signature in black ink that reads 'Curt Jorde'.



Curt Jarboe, CFP®
Director of Gift Planning and Development
University Advancement
951-552-8026
cjarboe@calbaptist.edu

Request our [Free Estate Planning Guide](#) here.



What is the Palm Drive Legacy Society?

The Palm Drive Legacy Society recognizes alumni and friends who have invested in California Baptist University's future through a planned gift. Examples of planned gifts include bequests, trusts, annuities, beneficiary designations from life insurance, and/or an IRA.

Membership in the Palm Drive Legacy Society demonstrates your commitment to improving future generations through Christ-centered educational experiences. Your gift positively impacts CBU and inspires others to make the decision to support the mission of CBU through purposeful giving.

[Learn How to Become a Member »](#)

OTHER HELPFUL PLANNING TIPS

Personal Planner

IRA and 401(k) Designated Beneficiary Options

Each year, IRAs and 401(k)s are subject to required minimum

Gifts with Life Income

Many friends of charity have acquired appreciated property over time. A great way to use this appreciated property is for a charitable

IRA Charitable Rollover

Another name for an IRA charitable rollover is a qualified charitable distribution. This giving plan is available for IRA owners

distributions (RMDs). Because the distributions start at just under 4% at age 73 and then slowly increase, many IRA and 401(k) plans earn more than those payouts and will continue to grow.

[Learn More »](#)

Savvy Living

Essential Estate Planning Documents

Q. What legal documents do I need to manage my care and responsibilities if I am ever unable to do so myself?

[Read More »](#)

gift. A donor of appreciated property receives a charitable tax deduction and also benefits from bypassing capital gains tax on that gift property.

[Learn More »](#)

who are over age 70½. It is a direct transfer from an IRA to a public charity.

[Learn More »](#)

How to Choose a Volunteer Vacation

Q. What can you tell me about volunteer vacation programs? I am interested in doing some traveling but would like to connect it to something more meaningful.

[Read More »](#)

People just like you help make a difference every day in the lives of CBU students.

MAKE A GIFT!

Copyright © 2025 Crescendo Interactive, Inc. Used by permission.



... California Baptist University accepts gifts of cryptocurrency?

Cryptocurrency, also known as Virtual Currency or “Crypto,” is a digital asset designed to function as an alternative to sovereign fiat currency (US Dollars, for example) whereby transactions between two parties are verified through a public, distributed ledger, also known as a blockchain.

Donors who give cryptocurrency donations to California Baptist University will receive an electronic charitable gift receipt (through the donation platform) with comprehensive details about each transaction.

[Click here to learn more!](#)

Email Preferences

You received this email because you provided your email address to California Baptist University, University Advancement. This is not a marketing email, as it pertains to services on your account. If you've opted out of marketing communications from CBU University Advancement, those preferences do not apply to this email. Make changes to your preferences [here](#).

[Privacy Policy](#) | [Unsubscribe](#)

[California Baptist University](#)

8432 Magnolia Ave, Riverside, CA 92504