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services offered

by

Northwest College foundation



PO Box 579 · Kirkland, WA 98083-0579

Life Estate Gifts

Some friends desire to gift real estate, such as a farm or home to support the education ministry of the college, and at the same time avoid probate and other future problems. However, they want to continue living in the home as long as they are able. This can be done with a gift of a Remainder Interest. The donors make the gift now and receive an immediate income tax deduction, and yet may continue to live in the home for life or for a period of years, as they desire.

Endowments and Scholarships

Northwest College Foundation can establish and administer different types of scholarships and endowments for donors. These can be set up on the basis of student need, area of study, scholastic

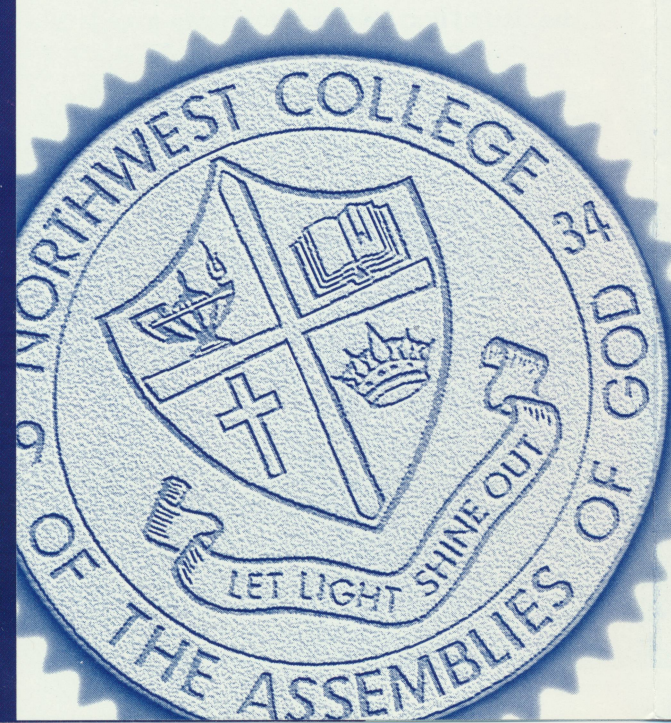
achievement, geographic area or any other criteria the donor might wish to specify. Scholarships can be named for the donor, or in honor and memory of someone else. They can be funded with current gifts, trusts or deferred gifts of various kinds. Anyone unable to fund a separate scholarship can add to existing ones that are compatible with their interests.

Wills and Trusts Planning

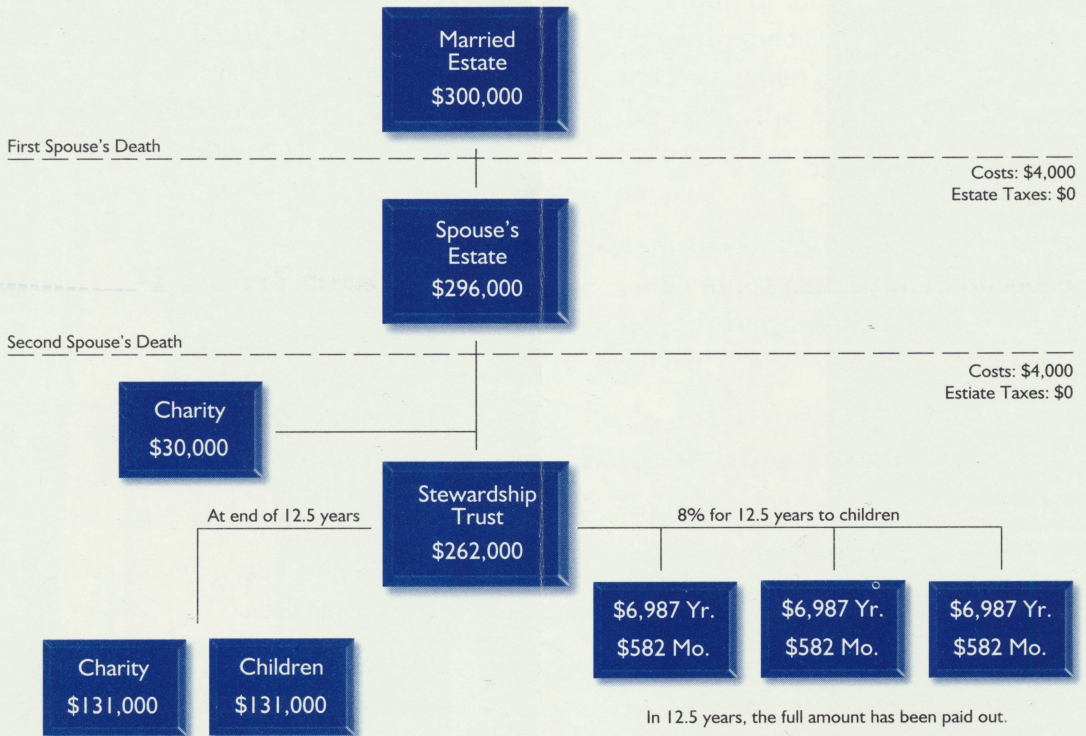
Many people do not have a Will or a trust of any kind, because they do not know how to establish one. The Northwest College Foundation offers no-fee planning services to friends of the college. We can show you how to provide more for your family, reduce final costs, and leave something to ministry as well.

Stewardship Education

Consultants are available to conduct stewardship education seminars in churches throughout the Northwest Region. These seminars enable families to better manage their own finances, resulting in increased giving to the local church and other ministries. New ways of leaving bequests to the church and other Assemblies of God ministries, including Northwest College are shared in these seminars. Topics include: Biblical Money Management, Wills & Trusts Planning, Debt Elimination, Planned Giving Techniques, Spending Plan Design and Investment Concepts. There are no fees for these seminars.



Maximized Plan



In 12.5 years, the full amount has been paid out.

Proverbs 13:11 "... He who gathers money little by little will prosper."

Married \$300,000 Estate

	Conventional Plan	Maximized Plan
Heirs Receive	270,750	393,000
Charitable	0	161,000
Total Distribution	270,750	554,000
Costs	29,250	8,000
Estate Taxes	0	0
Total Estate Reduction	29,250	0
Percentage Shrinkage/Growth	(9.8%)	84.7%

Northwest College Foundation Services

Northwest College Mission Statement

The mission of Northwest College is to provide, in a distinctly evangelical Christian environment, quality education to prepare students for service & leadership.

Northwest College Foundation Mission Statement

The Northwest College Foundation exists to secure, receive and administer planned gifts of money, real estate, tangible and intangible property on behalf of Northwest College.

Foundation Services

There are a number of services available to alumni and friends of Northwest College and to churches. Some of these services are listed.

Gift Annuities

Gift Annuities are basically a plan of investing that provides the donor(s) a guaranteed income for life. In the case of couples, income usually continues as long

as either or both are living. There are certain immediate and lifetime tax benefits, and then when both have gone to be with the Lord, the remainder is a gift to the college to be used for training of young people.

Annuities are most effective for our more senior friends since the rates are based on age, running as high as 11% for older people.

Remainder Trusts

This is a plan to provide benefits to donors and their families, as well as the students at Northwest College. Ideally, this plan is funded with assets that have appreciated in value. Because this is a qualified trust, the Northwest College Foundation can sell the asset, and the donor totally avoids all the Capital Gains Tax. That way the full amount can be invested for the benefit of the donors and their beneficiaries. Again, there are significant tax benefits during the donor's lifetime. Any remainder eventually becomes a gift to assist in the training of our Christian students, or as specified by the donor.

MINISTRIES THROUGH NORTHWEST COLLEGE

Northwest College is available to serve friends and alumni by providing ministries to churches, such as: student ministry teams, music ministry groups and choirs, speakers for pulpit ministry and special services, student Christian service workers and internships.

Contact the College Relations Director at 206.889.5208 for more information.