WatersEdge distributed $25.9 million to Kingdom-impacting ministries in 2021, nearly $5 million more than anticipated. This growth represents the generosity of generations of donors and progress toward the realization of the organization’s 25x25 vision — to distribute $25 million to ministry annually by 2025.

The 2021 Annual Report offers insight into the $25.9 million total, a glimpse of the Gospel transformation facilitated by the faithful stewardship of those who answered God’s call to give back.
Contributions

Individuals and families gave more than $11 million to ministry through WatersEdge in 2021, an increase of $2 million from 2020. Utilizing smart giving solutions like endowment, donor advised funds and charitable gift annuities, WatersEdge helped hundreds of donors multiply their gifts’ impact while simultaneously maximizing tax benefits.

<table>
<thead>
<tr>
<th>Endowments</th>
<th>$5.3 Million</th>
</tr>
</thead>
<tbody>
<tr>
<td>Donor Advised Funds</td>
<td>$3.3 Million</td>
</tr>
<tr>
<td>Other</td>
<td>$1.4 Million</td>
</tr>
<tr>
<td>Charitable Remainder Trusts</td>
<td>$0.8 Million</td>
</tr>
<tr>
<td>Charitable Gift Annuities</td>
<td>$0.2 Million</td>
</tr>
</tbody>
</table>

Estate Planning

Charitable estate planning acknowledges Christians’ responsibility to use God’s provisions for His glory. In 2021, WatersEdge estate planning professionals assisted 169 individuals and families with plans that protected loved ones, safeguarded assets and funded ministry. A total of $19 million in charitable gifts were pledged through these estate plans, benefiting 76 churches, ministries, organizations and institutions.

| 169 FAMILIES | $19 Million PLEDGED GIFTS | 76 MINISTRIES |

Assets Under Management

WatersEdge was founded in 1946 with $76,776 in charitable assets under management (AUM). Thanks to 75 years of generosity, wise investment and God’s blessing, AUM grew from $527 million in 2020 to $630 million in 2021.

TOTAL ASSETS UNDER MANAGEMENT

$630 Million
Ministry Loans

More than $52.2 million in financing was provided to churches in 2021 through WatersEdge. A total of 28 loans, ranging from $38,500 to $7.1 million, funded new construction, refinancing and renovation projects. And, $6.2 million in interest was collected from these loans and reinvested in ministries across the United States.

Ministry Investments

WatersEdge helped more than 200 churches, ministries and organizations invest $82.2 million of cash assets in 2021, up from $69.7 million in 2020. These short- and long-term investment options are designed to multiply ministry resources through above-market yields.

Ministry Accounting

Churches saved an average of $6,000 per year in software and employee costs through WatersEdge in 2021, which provided affordable accounting, payroll and contribution tracking services to more than 90 churches across the nation.
Endowment Distribution

Each year, hundreds of Christ-centered churches, ministries, organizations and institutions receive millions in endowed funding through WatersEdge. These resources are used to meet a myriad of tangible financial needs, from missions to scholarships to disaster relief. In 2021, WatersEdge distributed $13.6 million in endowed funds to more than 300 charitable beneficiaries.

Endowment Distribution

- Evangelism & Church Planting: $1.4 Million
- Missions & Seminaries: $0.9 Million
- At-Risk Mothers & Children: $3 Million
- Churches & Other Ministries: $1.9 Million
- Senior Adults: $0.5 Million
- Christian Higher Education: $5.9 Million

TOTAL GIVEN TO MINISTRY THROUGH ENDOWMENT

$13.6 Million

WatersEdge can help you use your God-given resources wisely. Get started at WatersEdgeServices.org or 800-949-9988.