

# Peace of Mind

If you are like many people, you have seen the value of your investments fluctuate with the markets. You might be wondering if there is a way to find true security for you and your loved ones. A charitable gift annuity's fixed payments may give you the peace of mind that you are looking for.

Not only will your gift help to support the church community you love, but you will receive the security of fixed payments for your lifetime backed by our promise to pay. We've included sample payout rates below. Please contact us for more detailed information tailored for your needs.

Single Life		Two Lives	
Age	Rate	Ages	Rate
65	4.7%	62 & 68	4.2%
68	4.9%	65 & 72	4.4%
70	5.1%	68 & 75	4.6%
75	5.8%	70 & 77	4.8%
80	6.8%	75 & 82	5.4%
85	7.8%	82 & 89	6.7%
90+	9.0%	89 & 96	8.8%

American Council on Gift Annuities 2018

*For more than 50 years,*  
the Northwest United Methodist Foundation has provided United Methodist churches, agencies, and individuals with resources about stewardship, planned giving, and endowments.

*We want our faith and  
our ministry to outlast  
all of us.*

If you would like additional information regarding the topic of this brochure or on any of the other types of planned giving instruments or gifts, please reach out. We would love to hear from you!

[staff@nwumf.org](mailto:staff@nwumf.org)  
(800)488-4179

All inquiries are treated with complete confidentiality.

This information is not intended as tax, legal or financial advice. Gift results may vary. Consult your personal financial advisor for information specific to your situation.

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# Charitable Gift Annuities



**NORTHWEST**  
United Methodist Foundation

# What is a Charitable Gift Annuity?

A charitable gift annuity is a way to make a gift to support the causes that you care about. You make a gift of cash or property to us. In return, we will make payments for life to you, you and a loved one, or another person. Each payment will be fixed and the amount of each payment will depend on the age of the person who receives the payments. After all payments have been made, we will receive the remaining value of your gift to support the causes that matter to you.

There are a number of benefits with a charitable gift annuity. Your payments are fixed as of the date of your gift. This means that your payments will never change, even if interest rates or the stock market changes. Depending upon your gift, you may receive the added benefit of mostly tax-free payments. You will also receive a charitable deduction in the year that you set up the gift annuity.



# How do I know my gift is secure?

You may be wondering, “How can I be sure that I will receive payments for life?” A gift annuity is secure and stable because your payments are backed by all of our assets. When you make a gift to fund a charitable gift annuity, our promise to pay you is supported by the following:

## **OUR RESERVE ACCOUNT**

We maintain an account, as required by state law, to ensure we have sufficient funds to make every payment to our annuitants.

## **OUR ENDOWMENT FUNDS**

The money in our endowment also backs our promise to make payments.

## **OUR REAL ESTATE & OTHER ASSETS**

All of our other assets, such as real estate and accounts, back our promise to pay as well.

# Fixed Payments for Life

Many years ago, Clara bought a home. Since she was very pleased with her home, she bought stock in the company that built the home. Over the years, Clara’s stock has increased in value. While the stock had gone up in value, Clara was concerned about the stock market. Since she was getting closer to retirement, she thought it would be much better to have a good fixed return rather than worrying about the ups and downs of the market.

Clara called her favorite charity and discovered that with a charitable gift annuity, she could receive a return of almost 6.4%, based on her age. This fixed payment was in addition to a large income tax deduction. Clara decided to transfer \$10,000 of appreciated stock to our organization.

Clara was delighted with her gift annuity. She receives 6.4% and saved over \$1,500 in income taxes. Best of all, she no longer has to watch the markets go up and down, and now has peace of mind.

The names and images shown here are representative of typical donors and may or may not be actual donors to the organization. Under federal rules your benefits may be different from this example. Please contact us for your specific benefits.