

PATRICIA'S GIFT ANNUITIES



Patricia, a retired pediatrician, has set up gift annuities with her favorite charities. And she is happy to help them, because she also receives a check from each organization in the mail. Patricia has funded several charitable gift annuities that pay her fixed income for the rest of her life with the remainder going to charities.

“I love my gift annuities for two reasons,” Patricia says. “It helps me out each month to receive regular fixed payments and it helps each of the charities to further their good work.”

I have reviewed your brochure and:

- I would like to speak with someone who can provide additional information.
- I would like to sign up for your FREE eNewsletter.

Name _____

Street _____

City _____

State/Zip _____

Home Phone _____

Email _____

(Please complete and return. All inquiries are treated with complete confidentiality.)

The United Methodist Stewardship Foundation

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Giving through a
Gift Annuity

The United Methodist Stewardship
Foundation Serving the Susquehanna Conference
The United Methodist Church

A gift that keeps on giving

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WHAT ARE THE BENEFITS?

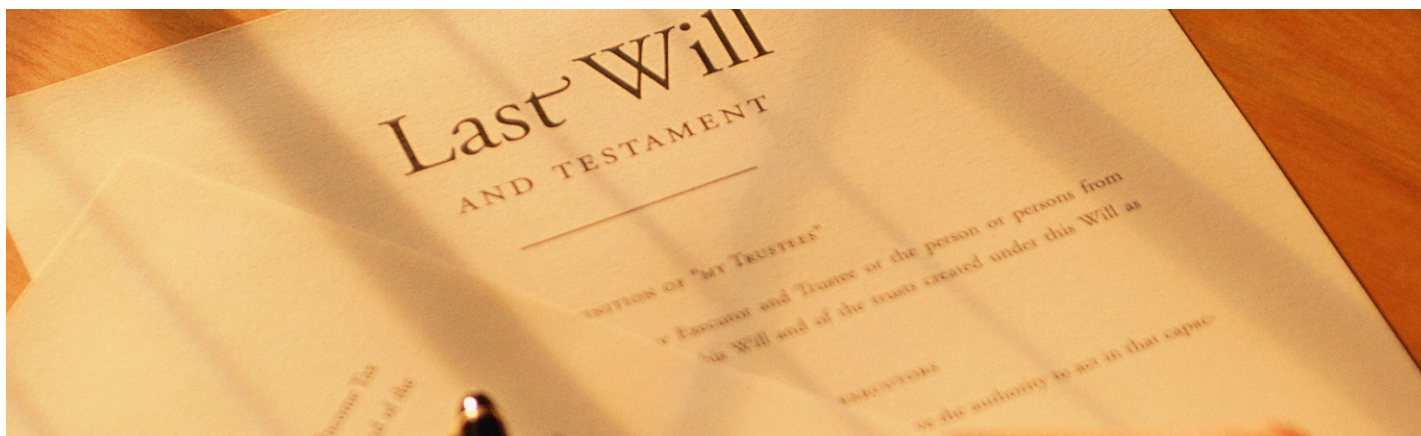
There are many benefits to establishing a Charitable Gift Annuity. In addition to fixed income for life, you will receive a charitable income tax deduction to reduce your taxes in the year you make your gift. If you make a gift of appreciated property such as stock or real estate, you may also avoid paying some of the capital gain tax on the sale of your property.

HOW IS MY GIFT ANNUITY TAXED?

A gift annuity produces ordinary income that will be taxed at your normal income tax rate. However, if your gift is appreciated property, a portion of your income will be taxed at the lower capital gains tax rate. A portion of your income could even be tax-free if you make a gift of cash or appreciated property.

WHAT IS A CHARITABLE GIFT ANNUITY?

A Charitable Gift Annuity is an agreement between you and our organization. When you transfer your cash or appreciated property to us, we agree to pay you income for the rest of your life. Your payment will be fixed, which means that your income will never change. Your rate is based on your age at the time you make the agreement with us.



HOW A GIFT ANNUITY WORKS

Three Easy Steps

1. In a written agreement, you give your asset to our organization.
2. The remaining value of your gift goes to the charity.
3. Payments are made to you in regular installments. You also receive a tax deduction.

Calculate Your Benefits

Would you like to see the benefits of creating a charitable gift annuity? You can use the Gift Annuity calculator on our web site to estimate income projections or tax deductions based on your gift of cash or appreciated property.