



The Virginia United Methodist Foundation
10330 Staples Mill Road
Glen Allen, VA 23060
www.VAUMFGifts.org
foundation@vaumc.org
804.521.1121 or 1-800-768-6040 ext. 121

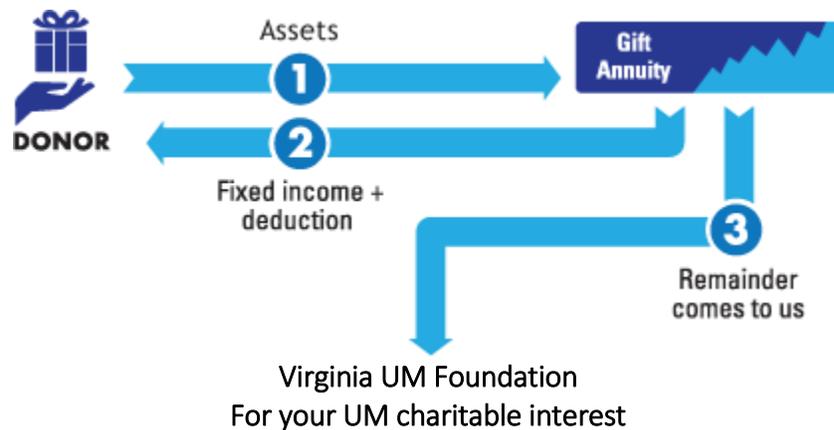
HIGHER LIVING WITH BALANCED GIVING

The Impact of a Charitable Gift Annuity

You may be tired of living at the mercy of the fluctuating stock and real estate markets. A charitable gift annuity is a gift made to your favorite United Methodist ministry or organization that can provide you with a secure source of fixed payments for life.

Think of everything we balance - work schedules, tires, checkbooks, meals, and so much more. Yet, for all we so carefully keep in tune, few of us consider balancing our charitable giving. But just like everything else that runs better when aligned, our charitable giving can be more powerful and effective when it takes into account today and the future.

If you make annual gifts to your favorite charitable cause, you may be interested in ways to continue your giving into the future. If you have already included your charitable cause in your will or created another planned gift, you may wish to see the benefits of your giving today. We can help you find the mixture that is right for you. Call or email us and we will help you develop a personal solution to meet your goals.



What is a Gift Annuity?

A charitable gift annuity is a contract between you and The Virginia United Methodist Foundation. It is a wonderful instrument for giving to ministry, while receiving an income stream for your lifetime(s). In exchange for your gift, we agree to pay you a fixed income for life, and a portion of your income may be tax-free. If you are like many individuals who are tired of receiving minimal income from your cash assets, a gift annuity is a solution that provides you with reliable income during your lifetime and then

Learn more about these services by contacting The Virginia United Methodist Foundation in Glen Allen, VA at 804-521-1121 or 1-800-768-6040, ext.121, or email foundation@vaumc.org. We are available to visit with local church committees, to present seminars on endowment and planned giving and/or to consult with donors in creating a comprehensive estate design with charitable intent.



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leaves a lasting gift to your favorite charitable cause(s). You also receive a current charitable deduction for the value of your future gift to the ministry. In addition, you will have the satisfaction of knowing that you are helping advance the Kingdom of God.

Benefits of a charitable gift annuity

- Receive fixed payments to you or another annuitant you designate for life
- Receive a charitable income tax deduction for the charitable gift portion of the annuity
- Benefit from payments that may be partially tax-free
- Further the charitable work of your United Methodist church or ministry with your gift

Gift Annuity Options

There are excellent options for establishing a charitable gift annuity:

- Single-Life: Pays a fixed amount for the lifetime of one person.
- Two-Life: Pays a fixed amount for the lifetime of two people.

- Immediate (whether single- or two-life): For current income, you may begin receiving a fixed income within the next 12 months in exchange for your gift.
- Deferred (whether single- or two-life): If you desire to begin receiving income at a fixed date in the future – at least a year from the gift date, you may establish the gift annuity and take your charitable deduction now; then plan to receive payments beginning at a designated future date.

How to Establish a Gift Annuity

Several types of assets may be gifted in exchange for a charitable gift annuity:

- Cash: A cash gift is an excellent way to fund a gift annuity.

- Tax Benefits on income: A portion of the annuity income will be tax-free.
- Appreciated Securities: Capital gain tax may be deferred on a gift of appreciated securities used to fund a gift annuity. A portion of your income will be treated as capital gain and spread out over a number of years, while another portion of the income may be tax-free.

For a specific illustration based on the ages of the annuitant(s), please contact me.

For an annuity application, please check out our website at <http://vaumfgifts.org/?pageID=1005>

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