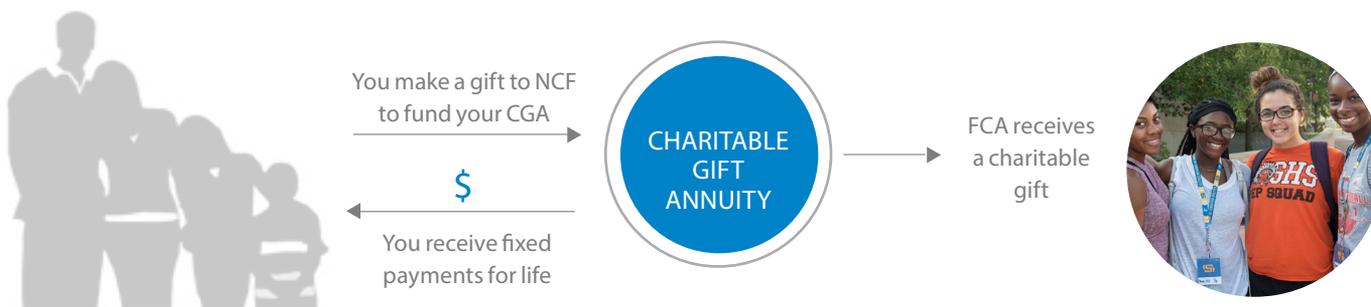




CHARITABLE GIFT ANNUITY

Enjoy the benefits of fixed payments for life, combined with a gift to charity

A Charitable Gift Annuity (CGA) with National Christian Foundation (NCF) is a simple arrangement that involves a charitable gift and an annuity. You make the gift (part of which is tax deductible), and then you receive fixed annuity payments each year for the remainder of your life. If you wish, you can have the payments go to a family member or friend instead. Our commitment to pay your annuity is a legally binding contract, and since 1998, when our first CGA was issued, we have never missed an annuity payment. We have an extremely careful and prudent investment policy that provides maximum security for all CGAs we issue, and CGAs are typically reinsured.



THE BENEFITS OF A CGA

- Immediate Tax Deductions – You generally qualify for an immediate tax deduction for a portion of the gift that funds your CGA.
- Immediate Gifts to Charity – With a CGA, it's possible for charity to receive a gift immediately.
- Regular Payments – A CGA produces fixed payments for life with rates generally higher than CDs. A portion of the income is often tax-free.
- Christian Values – In establishing a CGA with us, you can rest assured that your gift will ultimately be directed to charities that do not operate in a manner antithetical to Christian values.
- Flexibility – You can use a single CGA to recommend grants to multiple charities. And unlike a trust, you can establish a CGA without a lawyer.

SAMPLE PAYOUT RATES

Single Person		Married Couple	
AGE	RATE	AGE	RATE
50	3.7%	50/50	3.1%
55	4.0%	55/55	3.5%
60	4.4%	60/60	3.9%
65	4.7%	65/65	4.2%
70	5.1%	70/70	4.6%
75	5.8%	75/75	5.0%
80	6.8%	80/80	5.7%
85	7.8%	85/85	6.7%
90+	9.0%	90/90	8.2%

FREQUENTLY ASKED QUESTIONS

How much money is required to set up a CGA with NCF?

We offer CGAs beginning as low as \$10,000.

What types of gifts are accepted for CGAs?

Cash (check) and publicly-traded securities.

What types of CGAs does NCF offer?

Single-life (for one person) and two-life (see the example below). You may also choose to defer payments to a future date, possibly to a time when additional income will be needed.

How often do I receive payments?

You can choose to receive your annuity payments quarterly, semiannually, or annually – via check or electronic funds transfer.

How much will I receive?

Payout rates are calculated based on your age(s) and life expectancy(s). We use the rates recommended by the American Council on Gift Annuities. See the table on previous page for payout rates.

A CASE STUDY

Mark and Katherine were both 75 years old, retired, and troubled by the drop in their income as a result of lower interest rates on their fixed-income investments (CDs, bonds, and money market funds). Still, they wanted to support charities through financial giving and planned to do so through their will.

Then they learned about a CGA with NCF. They started a CGA by funding it with a \$25,000 check. They received an immediate tax deduction for a portion of that gift, and based on their age and life expectancy, they received fixed periodic payments of \$1,250 per year for life (5.0% of \$25,000). About 80% of each payment was tax-free.

Even better, their CGA worked in tandem with their Giving Fund (donor-advised fund) at NCF. Money from the CGA went into their Giving Fund, from which they could recommend gifts to FCA, their church and other favorite charities – even after their death.

- They received \$1,250 per year in fixed, periodic payments – partially tax-free – for the rest of their lives.
- During Mark and Katherine's life and even upon their death, money from the CGA went to FCA, their church and other favorite charities.

[REQUEST YOUR FREE CGA ILLUSTRATION TODAY.](#)

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