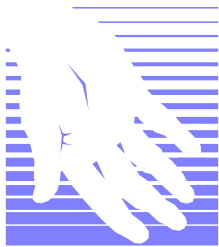


Give and You Shall Receive

Yes, that's the way it works. And with a Gift Annuity with the Lutheran Church-Missouri Synod (LCMS) Foundation, you not only receive the satisfaction of helping to further the mission and ministry of the church, you receive annuity payments for the rest of your life.

Example: John and Mary Jones are in their late 70's. They give \$10,000 to the Foundation for a two-life Gift Annuity. Assuming a Gift Annuity rate of 6.7%, they will receive \$670 every year for the rest of their lives. Even after one of them dies, the surviving spouse will continue to receive the payments. On top of this, the Joneses will receive a charitable income tax deduction, and a substantial portion of their payments will be tax-free.



Why does the LCMS Foundation offer Gift Annuities? Many of our friends want to give more to their church but live on fixed incomes and can't afford to donate income-producing assets. With the Gift Annuity program, they can make a significant gift and still retain lifetime payments. In some cases, they can even increase their annual cash flow.

Example: Wilma Williams is 80 years old and has common stock in a company that pays her a dividend of 2 percent per year. This means that \$10,000 worth of stock provides Wilma with a quarterly check of only \$50. Wilma can transfer this stock to a Charitable Gift Annuity. Assuming a Gift Annuity rate of 8.0%, she could receive \$200 each quarter, or \$800 for the year. And all the assets of the Foundation secure her payments!

Fixed payments, an income tax deduction, partial bypass of capital gains tax, possible reduction of estate taxes - these and other benefits make a Gift Annuity a prudent option for many of our older friends. In fact, we find that some donors obtain additional annuities, as they get older because of the higher payment rates.

There's something else Gift Annuity donors receive: the joy of knowing they are touching hearts and changing lives for eternity for those who do not know Jesus Christ.

Would you like to learn more about the church's Gift Annuity program? Brian Hyde, the California-Nevada-Hawaii District Gift Planning Representative, can provide a tailor-made illustration showing you exactly how a Gift Annuity can work for you. Brian can be reached at (925)245-4016.

