

## Charitable Gift Annuity Rates

To determine the size of payments you will receive for a charitable gift annuity, multiply the rate shown below for your age by the dollar amount of the property used to create the charitable gift annuity.

*Example: a 70-year-old who creates a \$10,000 charitable gift annuity will receive \$610 each year.*

### Single Life

Age	Rate	Age	Rate
60	5.5%	75	6.7%
61	5.5	76	6.9
62	5.6	77	7.0
63	5.6	78	7.2
64	5.7	79	7.4
65	5.7	80	7.6
66	5.8	81	7.8
67	5.9	82	8.0
68	6.0	83	8.3
69	6.0	84	8.6
70	6.1	85	8.9
71	6.2	86	9.2
72	6.3	87	9.5
73	6.5	88	9.8
74	6.6	89	10.1
		90-over	10.5

© The United Methodist Foundation of Michigan. All rights reserved.

- an opportunity to give
- a way to ensure retirement income
- an easy tool for managing your money
- a source for “peace of mind”
- a tax-efficient option to make a future gift
- a way to strengthen the Church!

# A Gift That Gives Back

answers to your questions about charitable gift annuities



UNITED  
METHODIST  
FOUNDATION  
OF MICHIGAN

www.UMFMichigan.org

Helping Faithful People  
Live Generous Lives!

888-451-1929

www.UMFMichigan.org

UNITED  
METHODIST  
FOUNDATION  
OF MICHIGAN

## How does a charitable gift annuity work?

A charitable gift annuity begins with a donor's intent. A donor transfers property (cash, securities, etc.) to a qualified charity while retaining the right to receive income for life at a guaranteed rate. During the donor's life, annual or semi-annual payments are made to the donor by the charity. Upon the death of the donor, the remaining value, after paying the annual annuity, will be received by the church or charitable organization.

## How much income could I expect to receive?

The amount of income will depend on the size of the gift. Our return rates are determined with consideration given to the American Council on Gift Annuities' suggested rates. The rate of return is based upon the age of the donor – younger donors receive a lower rate; older donors receive a higher rate.

A complete rate chart can be found on the back panel of this brochure to help you determine your actual income potential from a charitable gift annuity.

## How can a charitable gift annuity help me manage my money?

As you approach the retirement years, concern for security becomes paramount. However, your investment decisions become more perplexing. Floating interest rates, market risk, an unstable economy, and changing tax laws all cloud the picture concerning your money management. A charitable gift annuity provides a simple, guaranteed source of income at competitive rates without the necessity for complicated investment strategies.

## How will a charitable gift annuity support ministry?

When you name your local church or a church-related ministry as a final beneficiary of your charitable gift annuity, you help the Church change lives for the transformation of the world. Your gift will strengthen the ministry of the Church by providing generous financial resources.

You may even assign more than one beneficiary and provide support to multiple ministries through one charitable gift annuity. For example, you might designate 50% of the gift for your local congregation and 50% to another church-related ministry, like the United Methodist Foundation of Michigan.

Through your charitable gift annuity, you will have offered a significant gift to further the mission and ministry of the Church. You will also enjoy the security of guaranteed income for life. Ultimately, your action will serve as a witness of a faithful person living a generous life!

## What are the tax considerations of a charitable gift annuity?

You are likely eligible for substantial income tax advantages, since each charitable gift annuity contains a charitable gift. A portion of your gift, as determined by the Federal Government, is an immediate charitable tax deduction – even though the gift will not occur until after your death.

In addition, a considerable portion (often about 60%) of your annuity income is tax exempt. Thus, the real “after-tax” income of your charitable gift annuity may be equivalent to the income from a taxable investment option paying a higher rate of return.

## YES!

I'd like to know more about the personal advantages and ministry opportunities of charitable gift annuities.

I am interested in a charitable gift annuity to support the ministry of a United Methodist local church or church-related organization in Michigan. Please contact me about getting started.

I may not be interested in a charitable gift annuity today, but please inform me about other planned giving opportunities that will enable me to support the ministry of a United Methodist local church or church-related organization in Michigan.

## Thank you!

We are excited that you are interested in supporting the mission and ministry of a United Methodist local church or church-related organization in Michigan. Please provide the requested information below, detach, and mail this form.

## Personal Information

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State, Zip \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

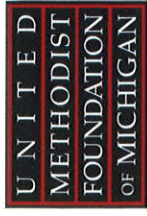
## Questions?

If you have questions or would like more information about planned giving opportunities, please contact us at 888-451-1929 or [info@UMFMichigan.org](mailto:info@UMFMichigan.org).

## Mail completed form to:

**United Methodist Foundation of Michigan**  
PO Box 6247  
Grand Rapids, MI 49516

detach and mail



**Helping Faithful People  
Live Generous Lives!**

[www.UMFMichigan.org](http://www.UMFMichigan.org)