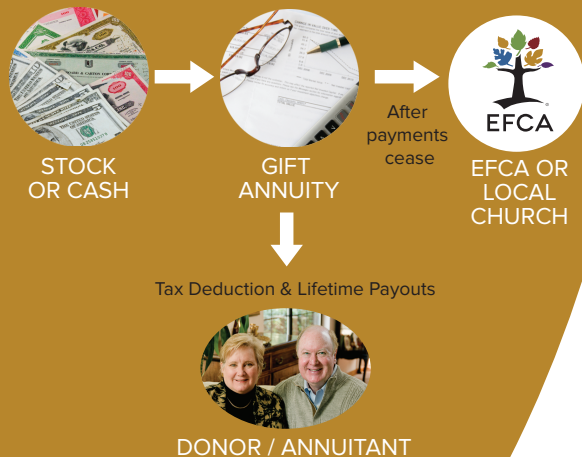


Flexible Deferred Gift Annuity

A Flexible Deferred Gift Annuity gives you the best of both worlds! You can deduct your charitable gift when you create your annuity and defer the income until you choose to receive it.

Since annuity payments start at a future time, your annuity rate will be higher the longer you defer your payments. Part of each payment may even be tax free. The combination of partially tax-free income and tax savings from a charitable deduction make this an attractive plan.

The best part is that you do not have to make a final decision on when you want to receive your annuity income until you are ready. Choose a date that best meets your needs.



PLANNED GIVING OVERVIEW

The goal of planned giving is to help you plan your estate and charitable giving in a way that benefits you, your family and ministry. There are many ways you can make a planned gift to the EFCA and enjoy tax and income benefits.

This brochure provides you with a quick overview of deferred gift annuities. For more detailed information, please visit our website, or contact us using the form attached, email or telephone. We are available to help you make the right decision for you and your family.

The EFCA Foundation can help you formulate a plan that:

- Reflects your values and Christian beliefs
- Fulfills Biblical principles of stewardship
- Benefits you, your family and the Lord's work
- Minimizes delays, hassles and taxes



901 East 78th Street
Minneapolis, MN 55420
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www.efcafoundation.org | foundation@efca.org

DEFERRED GIFT ANNUITIES



Planning Today for Tomorrow



Godly Living. Joyful Giving.

How Can We Help?

- Please send a personalized gift annuity illustration and rate quote.
- Please send me your free estate planning guide.
- I have already included the EFCA in my will or trust.

Name _____ DOB ____/____/____

Name _____ DOB ____/____/____

Street _____

City _____

State/Zip _____

Home Phone _____

Cell Phone _____

Email _____

Assumed Funding Amount \$ _____

Payment frequency:

- Monthly
- Quarterly
- Semi-Annually
- Annually

Home Church _____

The best way to contact me is by:

- Email
- Mail
- Phone

Deferred Payment Annuity: 1st payment on ____/____/____ (12 months or more in future)

Please complete and return. All inquiries are treated with complete confidentiality. You are under no obligation.

\$10,000 minimum. Not available in N.Y.

This information is not intended as tax, legal or financial advice. Gift results may vary; consult your personal financial advisor for information specific to your situation.

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DCGA2020B

Capital Gains Tax Savings!

If you own appreciated stock, you know that selling this asset will produce a taxable gain. This is the sort of asset you could use to fund a **flexible deferred gift annuity** and avoid paying part of the capital gains tax. You benefit from fixed annuity payments for life. While a portion of those payments may still be taxed at capital gains rates, you may also enjoy partially tax-free income! The partial tax avoidance and increased income for life make a **flexible deferred gift annuity** a great option for you!



Secure Income When You Need It

Marie is 65 years old and is not yet ready to retire, but she wants to create some secure income for the future. Her advisor recommends she use her fluctuating stock to fund a flexible deferred gift annuity. She will receive a charitable deduction this year and can elect to begin receiving income sometime in the future. Marie likes the fact that she will receive fixed income for life and can be flexible about when to begin her payments.

She funds a \$100,000 flexible deferred payment gift annuity with a target payout date at age 68. Marie likes that she can take a charitable tax deduction of around \$31,000 at the time her gift is made and have the flexibility to begin receiving income when she is ready. For example, Marie can start receiving annual income of \$4,147.82 at age 66, or she can choose to defer payment and receive \$4,700 annually beginning at age 68 or even \$9,100 beginning at age 80. The choice is up to her!

She likes the flexibility and made arrangements for her annuity to turn on payments as early as age 66 or as late as age 80.



This information is not intended as tax, legal or financial advice. Gift results may vary; consult your personal financial advisor for information specific to your situation.

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