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Charitable Gift Annuities:

Put Your Money to Work Now

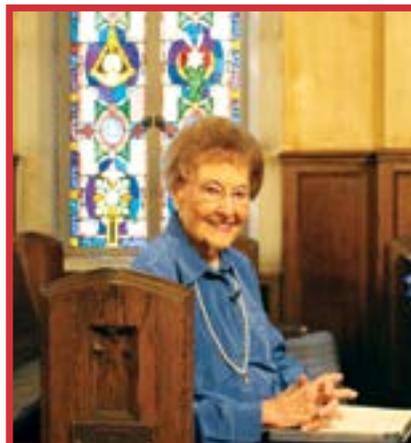
For over 70 years, Virginia Worley has received love, friendships, great Bible studies and more from her church, First United Methodist of Baton Rouge.

She and her late husband Gene had always given to the church through their time, talent and treasure, and Virginia has included the church in her will. But after Gene died in 2011, Virginia decided to put her money to work a little sooner than originally planned, by using a charitable gift annuity.

With a charitable gift annuity, the United Methodist Foundation of Louisiana makes payments to Virginia— for life. The rate is fixed at the time of funding, which means the payment amount never changes, regardless of what the economy does. The gift annuity also provides an income tax deduction at the time the gift is made.

“I thought it over, prayed about it and then talked to the Foundation. I felt it was the right thing to do, and I have never regretted it,” claimed Virginia.

The charitable gift annuity allows Virginia to give back to the church, receive some income and it’s largely tax-free. “I am receiving 8.5%, and I don’t know



Virginia Worley
First UMC, Baton Rouge

anywhere you can get that kind of return on your money,” she says.

Most of all, Virginia loved the feeling she got from giving. “Making this gift gave me a sense of accomplishment, benefiting the church and myself. It thrills my soul to think that I’m able to do this.”

So thrilling, that she established a second gift annuity, this time locking in a 9% rate of return. This rate is set by the American Council on Gift Annuities and increases with age. (See rate chart below.)

Virginia has designated the music department of First Church as the income beneficiary of both annuities.

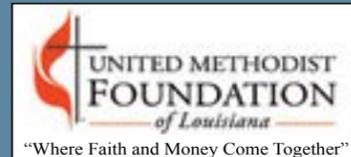
“I wanted it to be kind of a memorial, because Gene and I met there. I sang in and taught choir for so many years. I feel very close to the music department and it continues to be a wonderful part of the church.”

Virginia says, “The Foundation made it clear and simple, and I felt comfortable with the way it was handled.”

Single Life* Charitable Gift Annuity Rates

Age	Rate
65	4.7%
75	5.8
80	6.8
85	7.8
90+	9.0

*Two-life rates are lower.



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Contact Us:

8337 Jefferson Hwy.
Baton Rouge, LA 70809

Phone:
(225) 346-1535
(800) 256-9317

Web Addresses:
www.umf.org
www.umfgiving.org

Legacies Editor:
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kellyj@umf.org



End of Year Giving Strategies



With the end of the year just around the corner, now is an excellent time for you to review your plans.

You might want to make a list to ensure that you have taken full advantage of all of the tax-saving deductions available to you. Here are some ideas for year-end planning that can help support your church and benefit you.

Gift of Appreciated Securities

Gifts of appreciated stocks or bonds is one of the most effective means of tax savings available, especially with the market's recent uptick. Avoiding capital gains and receiving an income tax deduction on the higher current value makes this a tax-wise end of year gift.

IRA Charitable Rollover

Transfer any amount up to \$100,000 directly from your IRA to your church. Keeps you from paying federal income tax on the transfer.

Charitable Gift Annuity

Make a gift and receive cash back— a gift annuity gives you income tax advantages this year AND provides you with dependable, largely tax-free payments for life. Lock in fixed rates as high as 9%. (See chart on page 1.)

Additional Tax Savings

Congress is changing the rules this year. If you haven't visited your attorney to review your estate plan, you should make an appointment before the end of the year or early in the new year.

Questions? Contact us or go to our website for more gift planning information, free, customizable illustrations, and downloadable literature.

SAVVY LIVING

Flu Shots for Seniors

Dear Savvy Living,

What can you tell me about the flu shots for seniors? I became ill last winter after getting a standard flu shot and am wondering if there is a flu vaccine for older adults that would provide better protection this year.

There are actually two different types of flu shots designed specifically for people age 65+: the Fluzone High Dose and FLUAD.

These FDA approved vaccines are designed to offer extra protection beyond a standard flu shot. This is important for older adults who have weaker immune defenses and greater risk of developing flu complications.

The Center for Disease Control and Prevention (CDC) estimates that the flu puts more than 200,000 people in the hospital each year and kills approximately 24,000 people. Eighty percent of those who die from flu complications are seniors.

While these senior-specific flu shots cannot guarantee that you may avoid the flu this season, they will lower your risk. Here is more information about these two vaccines:

Fluzone High-Dose: Approved for U.S. use in 2009, the Fluzone High-Dose is a high-potency vaccine that contains four times the amount of antigen as a regular flu shot, which creates a stronger immune response for better protection. This vaccine, according to a 2013 clinical trial, was 24% more

effective than the regular-dose shot at preventing flu in seniors.

FLUAD: Available in the U.S. since 2016, the FLUAD vaccine contains an added ingredient called Adjuvant MF59 that also helps create a stronger immune response. In a 2012 Canadian observational study, FLUAD was 63% more effective than a regular flu shot.

The CDC, however, does not recommend one vaccination over the other and, to date, there have not been any studies that have compared the two vaccines.

You should also know that both the Fluzone High-Dose and FLUAD can increase the mild side effects that can occur with a standard-dose flu shot, such as pain or tenderness at the injection site, muscle aches, headache or fatigue. Neither vaccine is recommended for seniors who are allergic to chicken eggs or those who have had severe reactions to flu vaccines in the past.

Both vaccines are covered 100% by Medicare Part B, as long as your doctor, health clinic or pharmacy agrees not to charge you more than Medicare pays.

Pneumonia Vaccines

The other vaccinations the CDC recommends to seniors, especially this time of year, are the pneumococcal vaccines for pneumonia. Around 1 million Americans are hospitalized with pneumonia each year and about 50,000 people die from it.

The CDC is recommending that all seniors, age 65+, get two vaccinations: Prevnar 13 and Pneumovax 23. Both vaccines, which are administered at different times, work in different ways to provide maximum protection. Medicare Part B covers both shots if they are taken at least one year apart.

If you have not received any pneumococcal vaccine you should get the Prevnar 13 first, followed by Pneumovax 23 six to 12 months later. However, if you have already received the Pneumovax 23 vaccine, wait at least one year before getting the Prevnar 13.

To locate a vaccination site that offers any of these shots, visit Vaccines.gov and type in your ZIP code.

"Savvy Living" is written by Jim Miller, a regular contributor to the NBC Today Show and author of The Savvy Senior book.



“Where Faith and Money Come Together”

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Chris Spencer Joins Foundation Staff



Chris Spencer

The Foundation is pleased to welcome **Chris Spencer** to its staff as Development Officer. Chris brings 24 years of banking, finance and marketing experience from his employment with JPMorgan Chase & Co. in Dallas and Baton Rouge, where he served most recently as a Vice President and Business Relationship Manager.

“We are most fortunate to have someone of Chris’ experience and skill set join our team,” said Rob Fairly, President and CEO of the Foundation. “His personality, knowledge and talent make him the ideal person to promote planned giving and the Foundation’s services to the United Methodist churches and ministries in our Conference.”

A native of Charlotte, N.C., Chris earned a B.A. in journalism and history from the University of North

Carolina at Chapel Hill. He earned an M.B.A. from the Executive M.B.A. Program at LSU in 2001.

“All of the various roles in my career, involving regional communications manager and private and commercial banking, have led me to where I am now. I view this new role as a calling, and I am looking forward to making a difference and leaving a legacy in this role,” Chris said.

Chris is an active member of First United Methodist Church of Baton Rouge, where he serves on the Church Council and is involved in the Community Sunday School class. He has served as a board member and finance committee chair for the YMCA of the Capital Area and as Chair of the University Laboratory School Foundation. He is a former board member of Friends of Louisiana Public Broadcasting and Prevent Child Abuse Louisiana. Chris and his wife, Karen, have two children.

Chris is responsible for expanding the Foundation’s mission in the southern portion of the Louisiana Annual Conference, while Bob Carrell will continue to serve the northern portion.