Questions

What is the minimum amount needed to establish a Charitable Gift Annuity with the Foundation?
$5,000 will establish an annuity that will provide annual, semi-annual, or quarterly payments. At the donor's option, annuities established with $25,000 or more may request monthly payments.

Who can I benefit with the charitable portion of my Charitable Gift Annuity?
The charitable portion of your gift annuity can create a legacy permanent fund at the Christian Church Foundation for the benefit of any of your favorite Disciples ministries. The charitable portion may also be distributed, outright, to one or more of your favorite Disciples causes.

How old must I be to establish a Charitable Gift Annuity?
Because the annuity payments are a fixed amount, they are ideal for annuitants who worry more about income stability than the long-term impact of inflation. The Foundation discourages immediate-pay gift annuities for annuitants under the age of 60.

Can I get back the amount I provided to establish a Charitable Gift Annuity if I need it later?
No, Charitable Gift Annuities are irrevocable gifts. Donors who are uncomfortable making an irrevocable gift during their lifetime should contact the Foundation to discuss other charitable options.

What's the next step?
Call us at (800) 668-8016 or email us at gifts@ccf.disciples.org with “Charitable Gift Annuity” in the subject line. We will send you a free, no-obligation proposal that will help you decide if a Charitable Gift Annuity is right for you.

Payout Rates

Here are the annuity rates for single and two-life annuities at a sampling of ages. These are the maximum rates, suggested by the American Council on Gift Annuities, which were effective at the date of this brochure. To verify current rates or see a free, confidential proposal, contact the Foundation at (800) 668-8016 or at gifts@ccf.disciples.org.

<table>
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<tr>
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<table>
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Annuity rates and tax information were current as of July 2018.
The Charitable Gift Annuity

The Charitable Gift Annuity is the easiest life-income gift to understand and to complete. Because of its dependable annuity payments (annual, quarterly, or monthly), the Charitable Gift Annuity is the most popular charitable life-income option.

A Charitable Gift Annuity combines a contract for lifetime annuity payments with an irrevocable charitable donation. It is designed to provide one or two annuitants with a dependable, fixed annuity payment for their lifetime(s) and then fund a legacy gift to support the ministry or ministries chosen by the donor. An immediate income tax deduction is possible for the charitable gift portion of the Charitable Gift Annuity.

Benefits

- Dependable, fixed annuity payments can reduce the stress associated with market declines.
- Possible increased cashflow for the annuitant.
- A portion of annuity payment is typically non-taxable and some donors may receive a tax deduction in the year of their gift.
- Funds a future gift to the ministry or ministries chosen by the donor.
- Provides a tax-smart option for divesting highly appreciated stocks.

Ideal Candidates

- Charitably-minded Disciples who want to leave a legacy gift to their favorite Disciples ministry.
- Older adults wanting the stability of annuity payments to protect against the impact of market declines on retirement income.
- Individuals looking to reduce taxable income.

Payment to Annuitants

The Foundation uses the annuity payout rates suggested by the American Council on Gift Annuities (ACGA). The ACGA determines these actuarially-sound rates based on current mortality, investment income, and operating expense assumptions. Donors may elect to receive rates below the ACGA rate; this election yields a larger tax deduction, lower taxable payment and a larger legacy gift to the church.

Here’s How It Can Work

Gwen Runner is a lifelong Disciple who spent many years in Florida serving congregations in a multitude of ways before retiring to Indianapolis. It was one of her friends in Indianapolis who first introduced Gwen to the Christian Church Foundation in 2000. Gwen had been considering her financial options in retirement, but never felt comfortable with the options presented to her. That feeling changed after her conversation with the Foundation. Gwen stated that on the first visit with the Foundation, she was at ease and comfortable because she could tell that the staff were knowledgeable about different giving options, but primarily because they were not trying to sell her something. They were more concerned about doing what was right and best for Gwen and her future.

After taking a few days to consider the options, Gwen says, “I chose to do a Charitable Gift Annuity because, looking at my total financial picture, it seemed to make the most sense. It was very easy to set up, the records they keep are perfect, and any time I have a question about anything all I have to do is pick up the phone and it’s right at their fingertips.”

The income is helpful, but the feeling that you get by giving this money to the church is hard to describe. If it wasn’t for the Foundation and my Charitable Gift Annuities, my financial picture would be entirely different today.

A Charitable Gift Annuity is occasionally referred to as a “life-income gift” which means Gwen will receive a fixed annuity payment from her Charitable Gift Annuities for the remainder of her life. Gwen stated, “I've always been a church goer and I've always believed in tithing, or more if you could, and I still do. If it wasn't for the Foundation, I don't know where I'd be today.”

Gwen's Charitable Gift Annuities allow her to continue to give in the fashion she has her entire life.

At the end of Gwen's lifetime, charities of Gwen's choosing will receive her legacy gifts. Gwen has confidence that her gifts will go where she has directed commenting, “After my lifetime, I trust them completely to manage my gifts. It is all in writing and they work with me, answer my questions, and they are honest to goodness good people doing great work.”

Gwen has designated more than five Disciples ministries to receive gifts from her Charitable Gift Annuities. For 18 years now, Gwen has received supplemental annuity income and had peace of mind knowing that her faith and legacy will continue through her gifts for many years to come because of her Charitable Gift Annuities.

A Charitable Gift Annuity could help you leave a legacy gift AND support your retirement needs or the needs of someone you love!