

# 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 as a return of principal. 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.



- I would like to speak with someone who can provide me a free rate quote on a no-obligation basis.
- I would like to receive information on other charitable gift planning options.

Name \_\_\_\_\_ DOB / /

Name \_\_\_\_\_ DOB / /

Street \_\_\_\_\_

City \_\_\_\_\_

State/Zip \_\_\_\_\_

Home Phone \_\_\_\_\_

Cell Phone \_\_\_\_\_

Email \_\_\_\_\_

Home Church \_\_\_\_\_

*Please complete and return. All inquiries are treated with complete confidentiality.*

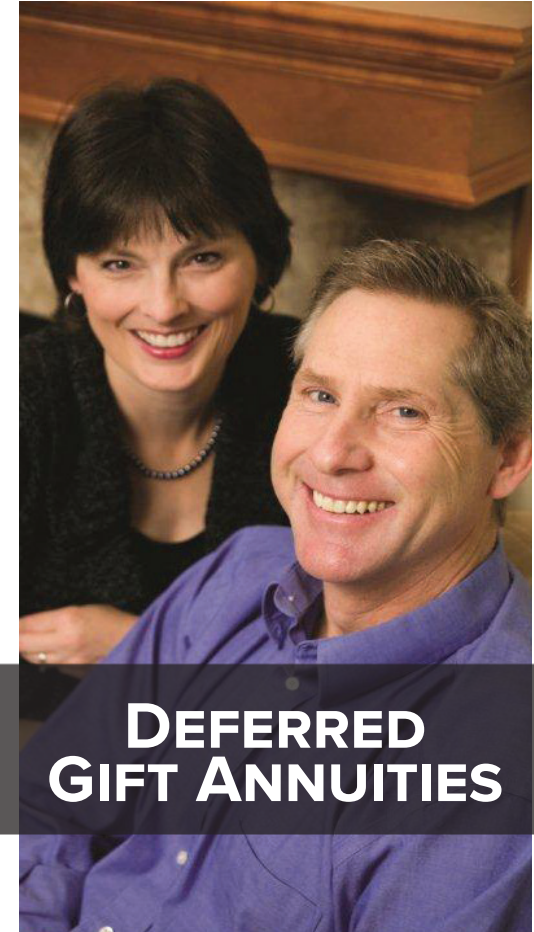


901 East 78th Street  
Minneapolis, MN 55420  
Phone (952) 853-8417  
Toll Free (800) 995-8578  
Fax (952) 853-1759  
[Lanny.Harris@efca.org](mailto:Lanny.Harris@efca.org)  
[www.efcafoundation.org](http://www.efcafoundation.org)

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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# CHARTING A SECURE FUTURE



**DEFERRED GIFT ANNUITIES**



## START PLANNING FOR YOUR FUTURE NOW

**A**re you planning for retirement, but haven't set a retirement date?

Many annuities and deferred income plans require payments to begin on a fixed date. Often you have to start taking income before you really need it, and this could mean higher taxes. What if you could be flexible about your retirement date and defer unneeded income for the future?

If you are looking for a flexible retirement plan and desire to help ministry, a Flexible Deferred Gift Annuity may be just the solution for you. You can plan for retirement now and decide later when you want to begin receiving payments. Your payments will be fixed with rates based on your age when you elect to begin receiving income. Better yet, you will receive a current charitable income tax deduction for making a gift to the ECFA Foundation.



## CAPITAL GAINS TAX SAVINGS!

**I**f you own appreciated stock or approved real estate, you know that selling these assets will produce a taxable gain. These are the sorts of assets that 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!

### ANDREA'S FLEXIBLE DEFERRED GIFT ANNUITY RATES

(Assumes AFR = 1.6% or higher)

Age	Payout*
60	4.40%
61	4.68%
62	4.98%
63	5.30%
64	5.66%
65	6.06%
66	6.51%
67	7.00%
68	7.40%
69	7.80%
70	8.20%



## SECURE INCOME WHEN YOU NEED IT

Andrea is 55 years old and is not yet ready to retire, but she wants to create some security for the future. Her advisor recommends that 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. Andrea likes the fact that she will receive fixed income for life and can be flexible about when to begin her payments.

Please note: The name and image above is representative of a typical donor and may or may not be an actual donor to our organization. Since your Gift Annuity benefits under federal rules may be different from this example, please contact us for more information.

\* Rate based on age 55 when annuity created, assuming a 12 year deferral