

## Patricia's Gift Annuities



Patricia, a retired teacher, has set up Gift Annuities benefitting missions. And she is happy to do so, because she also receives a check from the Southern Baptist Foundation. Patricia has funded several Charitable Gift Annuities that pay her fixed income for the rest of her life with the remainder going to missions.

"I love my Gift Annuities for two reasons," Patricia says. "I like knowing that I will receive regular fixed payments, and it will help missionaries advance the Gospel."

## Learn More

Gift Annuities are a rewarding way to benefit you and ministry causes. You may have questions about how a Gift Annuity works and its benefits. Please feel free to contact us by using the form below.

### Information Request Form

Name \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_

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

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

Work Phone \_\_\_\_\_

E-mail \_\_\_\_\_

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



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# GIVING THROUGH A Gift Annuity



## Is a Gift Annuity Right For You?

Discover how a Gift Annuity works and how it can benefit you, and the ministries most important to you.





## WHAT IS A CHARITABLE GIFT ANNUITY?

A Charitable Gift Annuity is an agreement between you and the Foundation. When you transfer your cash or appreciated asset to us, we agree to pay you income for the rest of your life. Your payment will be fixed, which means that your income will never change.

Your rate is based on your age at the time you make the agreement with us, and when you choose to begin receiving payments.

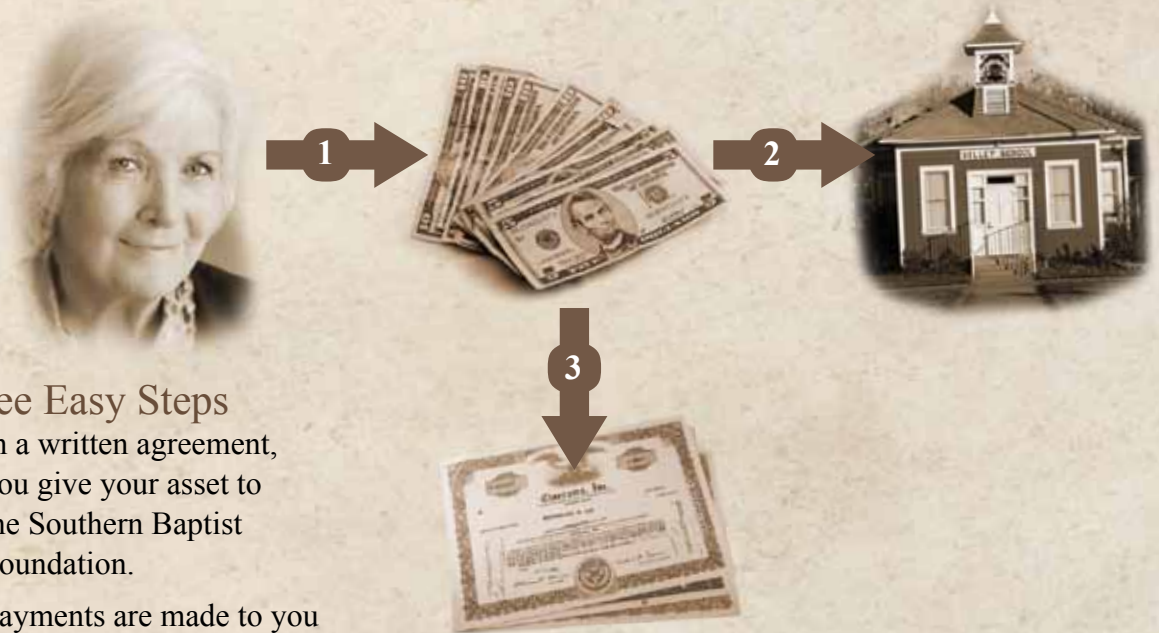
### WHAT ARE THE BENEFITS?

There are many benefits to establishing a Charitable Gift Annuity. In addition to fixed income for life, you will receive a charitable income tax deduction to reduce your taxes in the year you make your gift—providing you itemize deductions. If you make a gift of an appreciated asset, such as stock or bonds, you may also avoid paying some of the capital gain tax on the sale of that asset.

### HOW IS MY GIFT ANNUITY TAXED?

A gift annuity produces ordinary income that will be taxed at your normal income tax rate. However, if your gift is appreciated asset (something that gained value while you owned it), a portion of your income may be taxed at the lower capital gains tax rate.

## HOW A GIFT ANNUITY WORKS



### Three Easy Steps

1. In a written agreement, you give your asset to the Southern Baptist Foundation.
2. Payments are made to you in regular installments. You also receive a tax deduction.
3. The remaining value of your gift goes to ministries you select.

### Calculate Your Benefits

Would you like to see the benefits of creating a Charitable Gift Annuity? You can use the Gift Annuity calculator on our web site to estimate income projections or tax deductions based on your gift of cash or appreciated property.