A GIFT ANNUITY IN ACTION

Here is one example how a gift annuity can help: John, 83, and his wife Mary, 80, want a gift annuity to provide them regular payments and a way to support ministry at Lutheran Church of Webster Gardens after the Lord calls them home.

They establish their gift annuity with a \$20,000 check and specify the ministry they would like to support. Based on their ages, they know they will receive a gift annuity rate of 6.0* percent. That means they will receive annual annuity payments of \$1,200 per year for their lifetimes. Since a portion of their gift annuity is a charitable contribution, the couple also receives over \$8,500* as an income tax deduction for the year they establish their gift annuity.

And, they enjoy even more tax savings. More than 80 percent of their annual \$1,200 payment--\$970—is tax free.

After John's death, Mary will continue to receive the same regular payments. After her death the remaining balance on the couple's gift annuity will go to Webster Gardens to be used as they had previously designated.

*As of August 2016. Rates and charitable deductions are subject to change.

NEXT STEP

You may already have enough information and knowledge to fund your gift annuity with a check or security. Or you may have additional questions needing clarification.

In either case you should contact Kirk Mattes to get your answers and for help in filling out the simple application. Kirk can be contacted as indicated below or simply leave a message at the church office for him to get back with you.

Kirk Mattes, a member of Webster Gardens Endowment Board:

Phone 636-352-5269 or Email matteskirk@gmail.com



The Lutheran Church of Webster Gardens 8749 Watson Rd. Webster Groves, MO 63119 (314) 961-5275 webstergardens.org



Why Choose a Gift Annuity?



MAKE YOUR FUTURE MORE SECURE

You may have watched your CD rates disappear. You may have experienced the uncertainties with the market ups and downs. By choosing a charitable gift annuity you will have taken a step towards making your or your loved one's future more secure. You can receive cash payments that will never change for the rest of your or your loved one's life.



SMART AND EASY

A charitable gift annuity is a popular type of planned gift. Use your gift annuity to support the ongoing mission and ministry of the Lutheran Church of Webster Gardens.



RECEIVE FAVORABLE RATE OF RETURN

If you are depressed with the CD rates or have anxiety with the volatile markets, by choosing a charitable gift annuity you will receive a favorable fixed rate of return. Consider these age correlated rates:

One Life Charitable Gift Annuity Examples based on \$20,000 funding

		Charitable		Tax
		Income Tax	Annual	Free
Age	Rate**	Deduction	Payment	Portion
65	4.7%	\$6,284	\$940	\$703
70	5.1%	\$7,678	\$1,020	\$795
75	5.8%	\$8,722	\$1,160	\$936
80	6.8%	\$9,769	\$1,360	\$1,136
85	7.8%	\$11,145	\$1,560	\$1,384
90	9.0%	\$12,484	\$1,800	\$1,670

Two Life Charitable Gift Annuity Examples based on \$20,000 funding

Ages	Rate**	Charitable Income Tax Deduction	Annual Payment	Tax Free Portion
65/65	4.2%	\$4,662	\$840	\$626
70/70	4.6%	\$5,760	\$920	\$708
75/75	5.0%	\$7,273	\$1,000	\$795
80/80	5.7%	\$8,438	\$1,140	\$941
85/85	6.7%	\$9,509	\$1,340	\$1,152
90/90	8.2%	\$10,374	\$1,640	\$1,458

SAVE ON TAXES

- A portion of your payments is tax-free making the above rates of return even higher by comparison.
- A portion of your gift annuity funding can be claimed as a charitable deduction the year that you establish the gift annuity.
- Your estate will incur no additional estate taxes if you are the sole recipient of your gift annuity payments.
- Your gift annuity funding bypasses probate.
- If you fund your gift annuity with appreciated assets, a portion of the capital gain will be entirely bypassed and the remaining capital gain will be spread out evenly over your life expectancy.

FURTHER GOD'S WORK THROUGH LUTHERAN CHURCH OF WEBSTER GARDENS

Webster Gardens utilizes the LCMS Foundation to administer our gift annuity program. Through wise stewardship by the Foundation, they are able to pay the favorable tax-advantaged income streams for your lifetime and still have a generous portion that will help further the ministry at Webster Gardens.

^{*}Minimum funding for a gift annuity is \$10,000; no maximum.

^{**}As of August 2016. Rates subject to change.

8749 Watson Rd. | Webster Groves, MO 63119 (314) 961-5275 | webstergardens.org

Charitable Gift Annuity Application

I wish to enter into a Gift Annuity Agreement with The Lutheran Church—Missouri Synod Foundation in partnership with the Lutheran Church of Webster Gardens as follows:

1. The	gift will consist	of: (\$5,000 n	ninimum)						
	Enclosed check in the amount of :			(Please make payable to the 'LCMS Foundation'.)					
	Securities. App	roximate val	lue: _		(Please call the Foundation for transfer instructions.)				
a. Payr	ments are to be	made (Check	k one)	Annually	Semi-a	nnually _	Quarte	erly	_ Monthly
b. Star	t my payments			Now	I'll tell	you later			
3. Payr	ments are to be 1	made to:							
				Income Rec	ipient #1				
(Plea	se check one:)	Mr	_ Mrs.	Ms	Miss	Dr	Rev.	Other:	
Name	e:								
Addre	ess:								
City:				State:		Z	ip Code:		
Date	of birth:			Social Secu	rity Number	r:			
Phone	e:			Relationship to Donor:					
Cong	gregation Name,	, City/State	:						
			Income	Recipient #2	2 - (if applic	cable)			
(Plea	se check one:) _	Mr	_ Mrs.	Ms	Miss	Dr	Rev.	Other:	
Name	e :								
Addre	ess:								
City:				State:		Z	ip Code:		
Date	Date of birth:		Social Security Number:		<u>r:</u>				
Phone	Phone:			Relationship to Donor:					
Cong	gregation Name,	, City/State	:						

Note: If Recipients are husband and wife, the social security number of Annuity Recipient #1 will be used for tax reporting purposes. Please contact the LCMS Foundation if this is not your preference.

4. The gift portion of this Annuity is to be used for:								
	% to the area of greatest need for The Lutheran Church of Webster Gardens							
		%						
		%						
		%						
		%						
5.	Send	me ta	ax info	rmation for this gift based on: (please choose one)				
	Highest tax deduction (lower tax-free payments).							
		High	est tax	-free payments (lower tax deduction).				
6.	Please	Please circle the answer:						
	Yes or No Does this gift annuity represent less than 1/5 of your entire estate, not including your house and any life insurance policies?							
	Yes	or	No	Have you consulted an attorney regarding this gift an	nuity?			
Ιh	ave rea	d the	insert	entitled Disclosure by Exempt Charitable Organization.	I understand that:			
•	This	Gift	Annu	ity Agreement is irrevocable				
•	The c	lesig	nated	annuity recipient(s) will receive fixed payments	for life, and			
•	_		_	on of the annuity payments the remaining gift a paritable or educational purposes I have designa				
Si	gnature	of ap	plicant		Date			
Si	gnature	of co	-applic	cant (if applicable)	Date			

Note to South Dakota Residents: Charitable gift annuities are not regulated by and are not under the jurisdiction of the South Dakota Division of Insurance.

Note to Oklahoma Residents: A Charitable Gift Annuity is not regulated by the Oklahoma Insurance Department and is not protected by a guaranty association affiliated with the Oklahoma Insurance Department.