

Charitable
**GIFT
ANNUITY**



**ST. ANDREW
PERMANENT
ENDOWMENT**



**Your Gifts.
Forever Invested.**

St. Andrew Permanent Endowment

5801 W. Plano Parkway | Plano, Texas 75093
972.380.8001 | standrewumc.org/endowment

CHARITABLE GIFT ANNUITY

THE JOY OF GIVING

Here is a way you may provide generous charitable support while reserving many benefits for yourself.

A CHARITABLE GIFT ANNUITY

- You make a gift of cash or securities.
- You and/or your loved ones receive a fixed income for life.
- After your lifetime, the charitable remainder interest becomes available for St. Andrew Permanent Endowment.

TAX BENEFITS

- You may claim a charitable contribution in the year the gift is made.
- Part of your income payment is tax-free.
- You may avoid or delay capital gains tax.

FIXED INCOME

At the time of the gift, the payment is determined by the age of the person(s) to be paid and current rates.

ONE LIFE	RATE OF RETURN	TWO LIVES	RATE OF RETURN
60	4.4%	60/60	3.9%
65	4.7%	65/65	4.2%
70	5.1%	70/70	4.6%
75	5.8%	75/75	5.7%
80	6.8%	80/80	6.3%
85	7.8%	85/85	6.7%
90+	9.0%	90/90	8.2%

The rates are effective as of April 2016. Rates are occasionally readjusted and are subject to change.

Thank you for considering this gift!

Please consult with your professional advisers on how this gift would fit into your plans.

If you have questions, please contact the church business office: 214.291.8012.