

A CHARITABLE GIFT ANNUITY IS A GREAT WAY TO GUARANTEE INCOME THROUGH THE YEARS OF RETIREMENT AND GIVE TO GOD'S WORK AT THE SAME TIME

FIRST TIMOTHY 5:8 SAYS; *"IF ANYONE DOES NOT PROVIDE FOR HIS OWN, AND ESPECIALLY FOR THOSE OF HIS HOUSEHOLD, HE HAS DENIED THE FAITH AND IS WORSE THAN AN UNBELIEVER."* PROVIDING FOR THE NEEDS OF OUR FAMILY IS ONE OF THE PRIORITIES GOD'S WORD SETS FORTH, ESPECIALLY FOR THE HEAD OF THE HOUSEHOLD. SURVEYS HAVE SHOWN THAT THE BIGGEST FEAR FOR PEOPLE NEARING OR IN RETIREMENT IS RUNNING OUT OF MONEY. RETIRED PEOPLE WANT TO LIVE OFF THE INCOME FROM WHAT THEY HAVE SAVED, NOT THE PRINCIPLE.

SINCE STOCKS AND MUTUAL FUNDS CARRY HIGH RISK, AND FIXED INCOME ACCOUNTS GENERALLY DO NOT OFFER MUCH OF A RETURN, A CHARITABLE GIFT ANNUITY (CGA) IS A GOOD OPTION FOR RETIRED PEOPLE. IT PAYS A HIGHER PERCENTAGE THAN OTHER FIXED INTEREST ACCOUNTS, BUT DOES NOT HAVE THE RISK ASSOCIATED WITH STOCKS OR MUTUAL FUNDS.

CGA RATES DETERMINED BY THE FEDERAL GOVERNMENT AND ARE BASED ON AGE AND THE NUMBER OF PEOPLE WHO ARE ON THE CGA. THE OLDER A PERSON IS THE HIGHER THE PAYOUT IS, AND THE PAYMENT IS GUARANTEED FOR AS LONG AS THE ANNUITANT IS LIVING. AFTER DEATH, THE CHARITY RECEIVES THE MONEY REMAINING IN THE ANNUITY ACCOUNT.

THERE ARE ALSO TAX BENEFITS. APPROXIMATELY HALF OF THE GIFT AMOUNT IS ELIGIBLE AS A CHARITABLE GIFT TAX DEDUCTION IN THE YEAR IT IS GIVEN, AND ROUGHLY, HALF OF THE PAYMENTS RECEIVED BY THE ANNUITANT ARE NOT CONSIDERED TAXABLE INCOME.

FOR MORE INFORMATION ON A CGA, CONTACT THE MICHIGAN CONFERENCE PLANNED GIVING AND TRUST SERVICES DEPARTMENT (517)-316-1520.

MICHIGAN CONFERENCE OF SEVENTH-DAY ADVENTISTS



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PLANNED GIVING AND TRUST SERVICES IS A DEPARTMENT OF THE MICHIGAN CONFERENCE ESTABLISHED TO ASSIST YOU AND YOUR FAMILY WITH THE INVESTING AND DISTRIBUTION OF YOUR ASSETS. AT YOUR INVITATION WE WILL VISIT WITH YOU TO BRAINSTORM ABOUT YOUR DESIRE TO PROVIDE FOR FAMILY AND FRIENDS, WHILE AT THE SAME TIME REMEMBERING THE LORD'S WORK.

WE ARE ABLE TO HELP YOU WITH A WILL, DURABLE POWER OF ATTORNEY, LIVING WILLS, CHARITABLE GIFT ANNUITIES, VARIOUS KINDS OF TRUSTS AND MANY OTHER THINGS. BASIC ESTATE PLANNING DOCUMENTS ARE DONE AT NO COST TO YOU.

PLEASE CONTACT US WITH ANY QUESTIONS OR FOR HELP WITH PREPARING THESE DOCUMENTS. WE ARE HERE TO SERVE YOU AND TO HELP YOU BE A FAITHFUL STEWARD OF ALL THAT GOD HAS ENTRUSTED TO YOU.

THINGS TO CONSIDER—

- ◆ **WHO SHOULD BE GUARDIANS FOR OUR CHILDREN SHOULD SOMETHING HAPPEN TO ME AND MY SPOUSE?**
- ◆ **HOW CAN I ASSIST MY GRANDCHILDREN TO PAY FOR A CHRISTIAN EDUCATION?**
- ◆ **WHO WILL MAKE MEDICAL OR FINANCIAL DECISIONS FOR ME IF I BECOME UNABLE TO MAKE THEM MYSELF?**
- ◆ **HOW CAN I BE FAITHFUL TO GOD WITH ALL HE HAS BLESSED ME WITH?**
- ◆ **WHAT IS A MEDICAL POWER OF ATTORNEY AND HOW DOES IT DIFFER FROM AN ADVANCE DIRECTIVE?**

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