



RECEIVE INCOME PAYMENTS FOR LIFE & SUPPORT <NAME OF ENDOWMENT FUND>

As you prepare for or live in retirement, you can supplement your retirement income goals and also support our endowment fund. Through our partnership with InFaith Community Foundation, you have access to two options where you can make a gift, receive lifetime income in return and support the mission of our endowment fund.

CHARITABLE GIFT ANNUITY

Through a charitable gift annuity, you give cash, publicly-traded securities or mutual funds and, in turn, receive a life-long stream of income. *Gift minimum: \$10,000.*



Lifetime Income Payments. Begin receiving payments immediately or defer payments to a future date. Ongoing quarterly payments remain constant, regardless of investment performance.



Charitable Support. Upon the death of all named to receive income, the remainder of the gift annuity is directed to our endowment fund.



Tax Benefits. Receive an immediate charitable income tax deduction in the year the gift is made. Unused charitable deductions can be carried over an additional five years. In addition, a portion of your gift annuity income is typically free from taxes. For gifts of appreciated securities owned for more than a year, you bypass capital gains taxes on the appreciated value at the time of a gift in most cases.

CHARITABLE GIFT ANNUITY EXAMPLE

GIFT \$10,000	DONOR AGE 75	PAYMENT RATE 6.2%	PAYMENTS \$620 per year \$437 tax free (for first 12.4 years)	TAX DEDUCTION \$4,575	PROJECTED REMAINDER \$6,642 to endowment fund
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Payment rates, charitable deductions and other benefits vary based on date of gift and other factors. Illustration above assumes September 2018 contribution. Contact InFaith for more information about payment rates and tax benefits.

CHARITABLE REMAINDER TRUST

Another option is to establish a charitable remainder unitrust. The trust makes variable payments based on a percentage of the trust's assets each year. *Gift minimum: \$100,000 or \$200,000 for a gift of real estate.*

LEARN MORE

Our endowment fund is held at InFaith Community Foundation in Minneapolis, Minnesota. InFaith's professional gift planners can help you give in ways that work best for you. Call InFaith at 800-365-4172, visit inFaithFound.org or contact our organization's main desk for more information.

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Our endowment fund is held at InFaith Community Foundation in Minneapolis, Minnesota. InFaith provides sound and responsible investment management of our endowment fund, as well as gift expertise through experienced, professional staff. InFaith is a public charity that serves donors and the community through charitable funds, and is independent of our organization. Charitable giving can result in significant tax, legal and financial consequences. Because InFaith cannot give tax or legal advice, you are strongly encouraged to consult with your personal tax and legal advisors.

With a gift annuity, you simultaneously make a charitable gift and provide guaranteed payments for life to yourself and/or another person. The fact that you are making a charitable gift may entitle you to income, gift and estate tax deductions. However, because a charitable gift is involved, the annuity rates offered by InFaith Community Foundation are lower than those available through commercial annuities offered by insurance companies and other financial institutions. As per the Uniform Prudent Management of Institutional Funds Act, potential donors should be advised (prior to making a gift) that distributions from the endowment fund may, on occasion, include principal as well as earnings.



Spreading Joy. Changing Lives.

InFaith Community Foundation is a national charity with a mission to serve donors, spread joy and change lives. Through InFaith, giving is customized to each donor's charitable interests and financial circumstances. InFaith is a proven steward of these gifts, earning consistently high ratings from Charity Navigator and GuideStar for sound fiscal management, transparency and commitment to excellence. Together with donors, InFaith grants millions of dollars to charities serving local, national and global communities. To learn more, visit inFaithFound.org.

WE OFFER

- Donor advised funds, giving circles, collaborative funds and organizational endowments
- Full range of giving options, from simple to complex
- Flexibility to give to any charity
- Maximum tax benefits based on when and how you give
- Donor-centered services including online access and family giving resources
- Mission-based investments for charitable assets

