

CHARITABLE GIFT ANNUITIES



What is a Gift Annuity?

A charitable gift annuity is a contract between you and The Orchard Foundation. It is a wonderful instrument for giving to ministry, while receiving an income source. In exchange for your gift, we agree to pay you a fixed income for life, and a portion of your income may be tax-free. If you are like many individuals who are tired of living at the mercy of the fluctuating stock markets, a gift annuity is a solution that provides you with reliable income during your lifetime and then leaves a lasting gift to your favorite charities. You also receive a satisfaction of knowing that you are helping advance the Kingdom of God.

Gift Annuity Options

There are excellent options for establishing a charitable gift annuity:

- **Single-Life:** Pays a fixed amount for the lifetime of one person.
- **Two-Life:** Pays a fixed amount for the lifetime of two people.
- **Immediate (single- or two-life):** For current income, you may begin receiving a fixed income as early as this year in exchange for your gift.
- **Deferred (single- or two-life):** If you desire to begin receiving income at a fixed date in the future, you may establish the gift annuity and take your charitable deduction now; then plan to receive payments beginning at a designated future date.

How to establish a Gift Annuity

Several types of assets may be gifted in exchange for a charitable gift annuity:

- **Cash:** A cash gift is an excellent way to fund a gift annuity. A portion of the annuity income will be tax-free.
- **Appreciated Securities:** Capital gain tax may be deferred on a gift of appreciated securities used to fund a gift annuity. A portion of your income will be treated as capital gain and spread out over a number of years, while another portion of the income may be tax-free.

What you can expect from The Orchard Foundation

- Integrity
- Client-Focused Service
- Excellence

For more information, contact The Orchard Foundation:

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Helping God's People Use God's Resources to Fulfill God's Calling