

Benefit to Charity

The charitable gift amount represents the net present value of the assumed average remainder (actuarial residuum) of one-half the original gift amount. For example,

At age 80, a female donor can make a \$100,000 cash gift in exchange for a gift annuity paying \$7,200 annually or 7.2%. The actuarial residuum will be about 25% of the gift or \$22,881 may be immediately payable to Presbyterian World Mission.

July 2010

The annuity rates offered by the Foundation are those recommended by the American Council on Gift Annuities (ACGA). The ACGA uses a defined mortality table and a defined interest rate to arrive at the recommended maximum annuity rates. To learn more about the ACGA, visit its website at www.acga-web.org.

The Presbyterian Foundation was established in 1799 and has accepted gifts in exchange for charitable gift annuities for over 50 years. Individuals have found the Foundation to be a trusted partner to help them make a difference through giving of their financial resources to mission and ministries of the Presbyterian Church (U.S.A.).

For more information about how you can provide support now and receive lifetime income, contact Pat Ohlmann at the Presbyterian Foundation at 800.858.6127, option #2. Or visit www.PresbyterianFoundation.org to learn more.

Gift Annuity



A special gift for
Presbyterian World Mission
and a lifetime of
income for you

A gift option that benefits you and your charity

A charitable gift annuity will provide you or a loved one with a lifetime income and may also provide an immediate gift to Presbyterian World Mission.

Through the Presbyterian Foundation charitable gift annuity program, you may witness the impact of your gift now, while you receive lifetime income.¹

A charitable gift annuity is a contract between you and the Presbyterian Foundation. In exchange for a gift of \$10,000 or more, the Foundation will agree to pay annual income to one or two persons for life. Donors who obtain a charitable gift annuity are often also able to claim a portion of the gift amount as a charitable contribution and receive favorable tax treatment of the gift annuity payment - two outstanding features.

Examples of gift annuity benefits for \$100,000 cash							July 2010
Nearest Age	65	70	75	80	85	90+	
Annuity Rate	5.5%	5.8%	6.4%	7.2%	8.1%	9.5%	
Total income per year	\$5,500	\$5,800	\$6,400	\$7,200	\$8,100	\$9,500	
Tax-free portion for life expectancy ²	\$3,553	\$3,961	\$4,576	\$5,371	\$6,399	\$7,771	
Charitable contribution for deduction purposes ³	\$29,331	\$37,054	\$43,274	\$49,525	\$56,471	\$61,936	

Gift minimum: \$10,000 Minimum age: 55 Rates effective July 2010 & subject to change.
 Not available in Hawaii, Tennessee, New York or Puerto Rico.
 Gift annuities are backed by the full faith and credit of the Presbyterian Foundation.

¹ The Presbyterian Foundation may, in its sole discretion, reinsure a charitable gift annuity. If it does so, the present value of the charitable remainder may be paid to the beneficiary immediately. If the Foundation does not reinsure a particular charitable gift annuity, the charitable remainder will be paid at the end of the last annuitants' life.

² If you exceed your actuarial life expectancy, the annuity payment will become fully taxable.

³ Amount used for charitable purposes may vary from amount of deduction.

