

Charitable Gift Annuities

Fixed payments. Generous giving.

A Charitable Gift Annuity provides you and your spouse regular payments for life with the opportunity to create a charitable deduction.

Charitable Gift Annuities are ideal if you

Would like dependable fixed payments for you and/or your spouse, which are unaffected by the economy, and cannot be outlived.

Wish to convert a low-interest investment (CD, savings account) to increase your cash flow.

Want to realize tax savings and avoid upfront capital gains.

Want the continuation of payments to a surviving spouse without the delay of probate proceedings

Want to provide financially for another person (parent, sibling) and receive tax advantages.

Desire to leave a charitable gift to the ministry of your choice.

A Charitable Gift Annuity is designed to make payments to you and your spouse (or other person of your choice) for the rest of your lives. The rate of the annuity is based on your age at the time of your gift, and whether the annuity is for one person or two. A portion of each annuity payment is also tax-free income. And because you're making a gift to the ministry of your choice, you will likely also receive a charitable tax deduction.

Stable, consistent payments

Payments are backed by Assemblies of God Foundation (AG Foundation) or the General Council of the Assemblies of God. When you choose a Charitable Gift Annuity through AG Financial Solutions, you'll receive regular payments for the rest of your life backed by the financial stability of the issuing organization—with no investment worries or management responsibilities.

Funding and minimums

Charitable Gift Annuities can be funded with a minimum of \$10,000 cash, stocks, or other marketable securities.

Unique gift to ministry

After making all payments through the life of the Charitable Gift Annuity, AG Foundation will distribute 10% of any remaining amount to ministry or charitable organizations of the donor's choice.

Charitable Gift Annuity Options

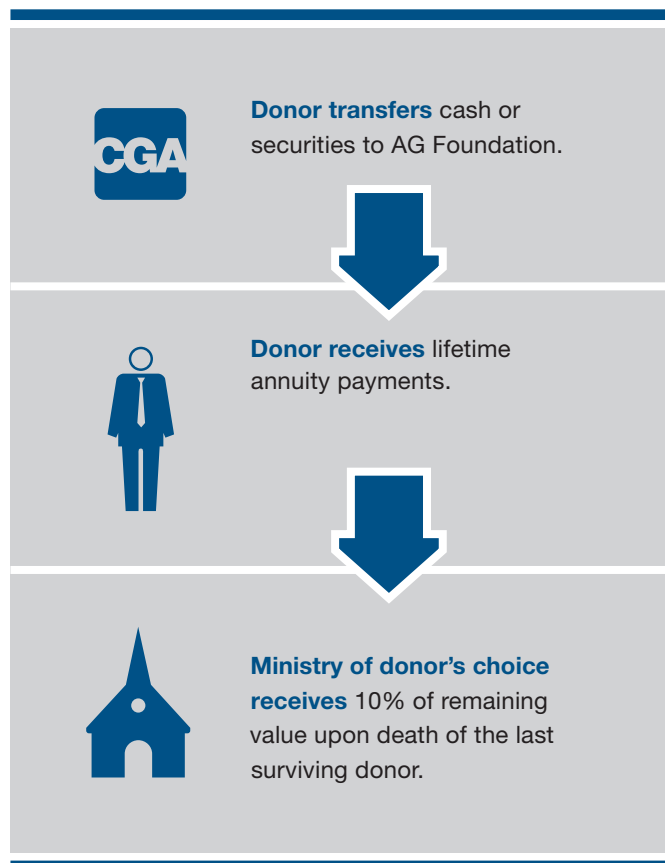
1. Immediate Charitable Gift Annuity. In this option, a donor transfers cash or securities to AG Foundation in exchange for a contract to make payments to the donor(s) for the rest of their lifetimes. Upon death, 10% of any remaining amount is distributed to charitable organizations of the donor's choice.

2. Deferred Charitable Gift Annuity. Similar to the Immediate Charitable Gift Annuity; however, the donor chooses a future date (set or flexible) for payments to begin. Because of deferred payout, payout will be compressed into a shorter timeframe—so your payments will be calculated at a higher rate. This option is ideal for those who wish to defer payments to retirement or later in life.

Charitable Gift Annuities

Scenario*

Harold and Shirley, both age 82, are retired and desire a steady source of income. They would like to transfer funds from a matured CD into a Charitable Gift Annuity. They would like to leave a gift to their local church.



Gift Annuity Sample Rates	
Age	Rate
70	5.1%
75	5.8%
80	6.8%
85	7.8%
90	9.0%

Rates effective January 1, 2012, unchanged as of April 5, 2016. Contact us to review the current Gift Annuity rates based on your age and circumstances.

*This example is based on a hypothetical fact scenario and is intended for illustration purposes only. The terms, tax benefits, and expected income are dependent on several variables that are different in each situation. Consult your tax advisor for more information that is specific to your situation. Upon the death of the annuitant or the survivor of the annuitants, payments will cease. At that time, 90% of the remainder will be retained in the gift annuity fund to ensure the ongoing financial strength of the gift annuity program, and the other 10% of the remainder will be released to Assemblies of God Foundation for ministry benefit. If undesignated, the released portion will be placed in the Foundation endowment fund, and the specific ministry to benefit each year will be decided by the Executive Presbytery based upon where it is most needed.

Charitable Gift Annuities are available in most states, but there are a few exceptions. Depending upon the laws of the state in which you live, your Assemblies of God Charitable Gift Annuity will be issued by the General Council of the Assemblies of God or Assemblies of God Foundation and will be a general obligation of the issuing organization. Assemblies of God Foundation is an affiliated entity of AG Financial Solutions. Charitable Gift Annuities are not available in Alabama, Hawaii, Montana, New Jersey, New York, or Washington.

Additional information for California residents: Annuities are subject to regulation by the State of California. Payments under this agreement, however, are not protected or otherwise guaranteed by any government agency or the California Life and Health Insurance Guarantee Association. AG Foundation does not practice law and no legal advice is provided. If you need legal advice, you should consult your own legal counsel.

Additional information for Oklahoma residents: A Charitable Gift Annuity is not regulated by the Oklahoma Insurance Department and is not protected by a guaranty association affiliated with the Oklahoma Insurance Department.

Additional information for South Dakota residents: Charitable Gift Annuities are not regulated by and are not under the jurisdiction of the South Dakota Division of Insurance.