

He's On His Way to Earning a Higher Rate of Return!

By Brent Riffel, Director of Planned Giving

I love to meet with our supporters to express our thanks and to hear about how God is working in their lives. While having lunch with one of our donors, he asked if we offer Gift Annuities. This gave me an opportunity to share with him our desire to assist people with their legacy gift needs, using our planned giving tools to benefit both the donor and the Fresno Rescue Mission.

My CD's will never pay out that much!

This particular donor had some certificates of deposit that were maturing, and I shared the gift annuity payout rates with him. His comment? "My CD's will never pay out that much... besides, I can use the income, the deduction and also make a gift to the Mission." I prepared an application and gift annuity illustration, and he's on his way to earning a higher return on his investment... and, this gives the Fresno Rescue Mission a legacy gift that will help with future ministries.



Improving Your Investment Returns

Moving from a CD to a Gift Annuity Can Prove Beneficial

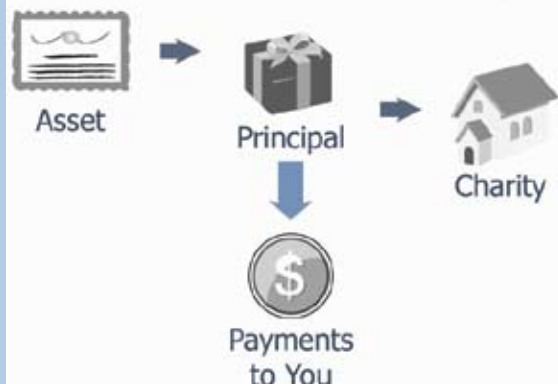
If you are like most people, you have a CD you have rolled over too many times. You may want to consider something with a more lasting value. With disappointing CD rates, it is worth considering a more worthy alternative. One of the best things you can do with that old CD is to turn it into a new gift annuity. You'll probably have higher payment rates and find benefits that no amount of rolling over can match. A gift annuity is a lifetime contract with fixed payments. Unlike a CD, when you fund a gift annuity you know what your payment rate is this year, next year and for as long as you live. And unlike CDs, gift annuities offer you other benefits. When you fund a gift annuity you'll receive an income tax deduction this year for part of the funding amount.

If you are tired of watching the market's ups and downs or have a stock that needs to find a higher calling, then your stock can be used to fund a gift annuity, too. It is important that you transfer the stock to us; never sell it. When you do, you will find that some of your capital gains are eliminated on your gift and the remaining gain is spread over your lifetime. Just as the decision to fund a gift annuity brings a lifetime of benefits, it is a permanent solution, so please call us and your advisor to see if a gift annuity is right for you. You can take comfort, too, that the CD or stock that you use to fund a gift annuity will have lasting benefits. Any funds left in the gift annuity after a lifetime of payments to you will be used to further the life changing work of the Fresno Rescue Mission.

How a Gift Annuity Works

1. You give us the property and we promise to pay you fixed income for life.
2. The fixed income can be quite high depending on your age.
3. A portion of your income stream may even be tax-free.
4. You will receive a charitable deduction for your gift and the satisfaction of furthering our mission.

A Basic Gift Annuity



Make Great Things Even Better!

Good Things Come to Those Who Wait

Charitable gift annuities offer many benefits. Perhaps one of the greatest is **CONTROL**. In addition to all the standard benefits (tax savings, payments for one or two lives, and support for the Fresno Rescue Mission) there is one more thing to consider... **TIMING!** Gift annuities have even more advantages for you when you choose to postpone the first payment.

Deferred Gift Annuities

When you choose a deferred gift annuity you tell us you want to wait a certain number of years to receive the first payment. Since your first payment is deferred, when payments do begin, they will be at a higher payment rate. As with current gift annuities, deferred gift annuities also offer fixed lifetime payments, and at a higher rate.

Flexible Gift Annuities

For more control, you may want to consider a flexible gift annuity. Just as with the deferred gift annuity, you defer your first payment. The date is established when you fund the annuity, but you retain the right to revise the start date. If you want to begin receiving payments sooner, your payment will be lower. Wait a little longer than you initially indicated, and your payments will be higher.

Controlling a gift annuity's timing makes a great plan even better.

Whether you choose a current, deferred, or flexible annuity, you can look forward to a lifetime of dependable, fixed payments. One thing to remember is that a gift annuity is irrevocable, so please call us and talk with your advisor to determine what works best for you.



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