

## A Gift That Gives Back

You may be able to significantly increase your annual income through a Charitable Gift Annuity. With a Charitable Gift Annuity, you make a gift that pays you an income for life or the lives of you and your spouse. The rate of return is based on your age at the time of your gift. (See *sample rates below*).

Age	Payout Rates*
60	5.0%
65	5.3%
70	5.7%
75	6.3%
80	7.1%
85	8.1%
90+	9.5%

This chart reflects sample payout rates for single donors. Payout rates differ for couples.

\* Rates are determined by the American Council on Gift Annuities (effective through July 1, 2010)

When you establish a Charitable Gift Annuity, you receive a charitable deduction for a portion of the gift. In addition, a portion of your annual income from the Gift Annuity is tax-free. After you are gone, the remainder of the gift goes to Pine Rest Foundation or any other charities you select.

A Charitable Gift Annuity may be the answer for you. With a Charitable Gift Annuity you get:

- Increased Income
- Tax Deduction
- Annual Payments (partially tax-free)
- Increased Kingdom Impact

### ***Did you know you can receive lifetime income in exchange for a gift to Pine Rest Foundation?***

Ask for a **FREE** copy of "Questions and Answers About Gifts That Give Back" by simply checking the box on the enclosed reply card or contacting Ron Rozema from Pine Rest Foundation at (616) 222-4522 or [Ron.Rozema@pinerest.org](mailto:Ron.Rozema@pinerest.org)