

Charitable Gift Annuities



MESSENGER COLLEGE
FINANCIAL
 Investments that serve
 you now and the youth of
 tomorrow



For a personalized illustration of exactly how a Messenger College Gift Annuity can benefit you, call:
1-800-704-1893

You can make a gift to Messenger College and the AG Financial will pay you a fixed annuity payment for life. You will receive a healthy tax deduction which may reduce your taxes for up to six years, and your estate taxes will be reduced. Then, after you are gone, the remaining balance in your annuity will help train future generations to spread the gospel to millions who need to know Christ. Your annuity is secured through Messenger College's partnership with the AG Financial.

Guaranteed Annuity Payments for Life

A Messenger College gift annuity guarantees you a regular annuity payment with no investment worries or responsibilities. The rate of the annual fixed annuity payment depends upon your age at the time of your gift and whether the annuity is for one life or two.

Following are some samples of gift annuity rates. For every \$1,000 you give, you could receive:*

YOUR AGE	ANNUAL RATE	ANNUAL INCOME	ESTIMATED AMOUNT TAX FREE
60	5.7%	\$ 60.00	\$ 33.18
63	5.9%	\$ 61.00	\$ 35.14
66	6.1%	\$ 63.00	\$ 37.67
70	6.5%	\$ 67.00	\$ 42.61
73	6.8%	\$ 70.00	\$ 46.34
76	7.2%	\$ 75.00	\$ 51.90
80	8.0%	\$ 83.00	\$ 60.84
83	8.8%	\$ 91.00	\$ 70.07
86	9.9%	\$101.00	\$ 81.61
90	11.3%	\$115.00	\$ 98.33

Guaranteed Payments for Your Spouse

A two-life annuity will make annuity payments to you for life and your spouse (or other person you may choose) for life. The annuity rate is based on your joint ages at the time of the gift.

Following are some samples of two-life gift annuity rates. For every \$1,000 you give, you could receive:*

YOUR AGE	ANNUAL RATE	ANNUAL INCOME	ESTIMATED AMOUNT TAX FREE
65 & 60	5.5%	\$ 55.00	\$ 29.87
70 & 65	5.7%	\$ 57.00	\$ 33.12
74 & 69	6.0%	\$ 60.00	\$ 37.02
76 & 71	6.1%	\$ 61.00	\$ 38.61
78 & 73	6.3%	\$ 63.00	\$ 41.08
80 & 75	6.6%	\$ 66.00	\$ 44.29
84 & 90	7.1%	\$ 71.00	\$ 50.77
86 & 81	7.5%	\$ 75.00	\$ 54.76
90 & 85	8.4%	\$ 84.00	\$ 65.02

**Gift annuity rates change. Please call toll-free: 1-866-624-1788 to receive the current gift annuity rates based on your age(s) and circumstances.*

Immediate Income Tax Savings

You qualify for an immediate charitable contribution deduction on your income taxes for the gift portion of your annuity investment. If you are unable to use the full amount of the deduction during the first year, you can continue to deduct the unused portion up to an additional five years.

In addition, a portion of each annuity payment may be tax-free, allowing you to save more on taxes and increase your effective return.

To assist you with your tax reporting, an annual statement will be sent to you detailing the coming payments and the amount of taxable income.

Capital Gains Tax Avoided

If you fund your gift annuity with assets that have increased in value, only a portion of your capital gains is taxable. This portion is spread over your life expectancy, bringing even more tax savings.

Asset Protection

It is unpleasant to think that a sudden illness or financial reversal could cause you to lose your home, life savings, or other assets. When you place funds in a Messenger College Gift Annuity, the value of the asset and the payments are protected for life.



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Contribute Today and Grow a Retirement Fund for the Future

A Deferred Payment Gift Annuity allows you to contribute now and receive a bigger income tax deduction. Your contribution will grow and compound tax-free for a future retirement fund. This provides the effect of a higher payout rate when you choose your starting retirement date. If you establish a deferred payment gift annuity at age 40 with payments to begin at age 65, the estimated annuity rate would be 20.1 percent. Your rate of return is determined by your age at the time of the gift, whether the annuity is for one-life or two-life, and the date you designate income payments to begin.

Following are some samples of one-life deferred gift annuity rates. For every \$1,000 given, you could receive:

AGE NOW	AGE WHEN PAYMENTS BEGIN	RATE OF ANNUAL INCOME
40	60	14.9%
40	65	20.1%
40	70	27.8%
45	60	11.7%
45	65	15.7%
45	70	21.7%
50	60	9.2%
50	65	12.3%
50	70	17.0%
55	65	9.7%
55	70	13.3%
60	65	7.6%
67	70	8.2%

**Two-life deferred annuity rates are slightly lower. Call toll-free: 1-866-624-178 to receive the current gift annuity rates based on your age and circumstances.*

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