

What is the Gift and Insured Income Program?

SIMPLE AND EASY

This is a program composed into *two parts*

PART ONE

A guaranteed lifetime income payment for up to two lives, issued by an A rated or better, insurance company.

PART TWO

A gift to a non-profit *NOW!*

BECAUSE
OUR
FAMILY
MATTERS



BECAUSE
OUR
FAITH
MATTERS



BECAUSE
OUR
FREEDOM
MATTERS



BECAUSE
OUR
FINANCES
MATTERS



BECAUSE OUR
PHILANTHROPY MATTERS



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INVEST WHERE IT MATTERS

“Gift and Insured Income Program”

UNBUNDLED GIFT ANNUITY



Benefits of the Gift and Insured Income Program

- **Guaranteed Lifetime Income**
- **Tax Deduction**
- **Gift to Charity Now**
- **Insurance Company is Guarantor**
- **No risk to Charity**
- **Mortality Credits***
- **Refund Options to Beneficiaries**

**Pool of Annuities mortality credits are passed on to those who live a long time*

The rate of payment will be based upon the American Council of Gift Annuities for the total amount of money. The major advantage of the GIIP is the charity receives a current gift now and the Donor's income is guaranteed by a major insurance company.

SAMPLE RATE FOR ONE PERSON

AMOUNT	AGE	RATE	INSURED INCOME	TAX DEDUCTION AND GIFT	AVG. SPIA PREMIUM
\$100,000.00	55	4.1	\$4,100.00	\$10,273.03	\$89,726.97
\$100,000.00	60	4.5	\$4,500.00	\$11,273.03	\$88,726.97
\$100,000.00	65	4.8	\$4,800.00	\$16,598.91	\$83,401.09
\$100,000.00	70	5.3	\$5,300.00	\$21,375.86	\$78,624.14
\$100,000.00	75	6	\$6,000.00	\$27,221.22	\$72,778.78
\$100,000.00	80	7	\$7,000.00	\$34,102.07	\$65,897.93
\$100,000.00	85	8.1	\$8,100.00	\$44,324.73	\$55,675.27

SAMPLE RATE FOR TWO PEOPLE

AMOUNT	AGE	RATE	INSURED INCOME	TAX DEDUCTION AND GIFT	AVG. SPIA PREMIUM
\$100,000.00	55/55	3.7	\$3,700.00	\$7,981.83	\$92,018.17
\$100,000.00	60/60	4.0	\$4,000.00	\$8,303.87	\$91,696.13
\$100,000.00	65/65	4.3	\$4,300.00	\$10,862.94	\$89,137.06
\$100,000.00	70/70	4.8	\$4,800.00	\$12,300.24	\$87,699.76
\$100,000.00	75/75	5.2	\$5,200.00	\$19,107.45	\$80,892.55
\$100,000.00	80/80	5.9	\$5,900.00	\$25,296.26	\$74,703.74
\$100,000.00	85/85	6.9	\$6,900.00	\$44,324.73	\$55,675.27

**These rates are estimates as of 8/2/2022*

AFR Rate 3.8%