

A GIVING PARTNERSHIP



MOODY STEWARDSHIP
A Ministry of Moody Bible Institute

What Are the Benefits of a Moody Gift Annuity?

Income: You (and/or another annuitant) will receive an assured income for life.

Tax Savings: A deduction on your federal income tax in the year you make the gift can be yours if you itemize your deductions. Additionally, part of the income received will be tax-free for the annuitant's life expectancy.

Worry-Free Arrangement: Your annuity payments are yours for life without the worry of managing your investment. Moody has NEVER missed an annuity payment!

Competitive Annuity Rates: Gift annuity rates are very competitive with current rates available on other similar secure investments.

Unlimited Opportunity: The number of gift annuities you can establish is unlimited and is not affected by the value of the gift, so you may establish as many as you like.

Inner Satisfaction: The gift annuity offers many benefits, but the satisfaction of being a ministry partner with Moody Bible Institute is the most important. Your friendship and support are the foundation of Moody Bible Institute.

Benefits Now and for Eternity

“Should I meet my needs? Or should I give to work that supports others?”

With a Moody Gift Annuity, you can do both in a partnership that meets the needs you face now as well as lends a helping hand to ministries that reach across the globe and into eternity.

What Is a Moody Gift Annuity?

A gift annuity is a giving option which involves an arrangement between an individual or couple and Moody Bible Institute. Through a Moody Gift Annuity the individual or couple receives a fixed, lifetime income while providing valuable support for Moody Bible Institute. This allows a satisfying and beneficial relationship for each partner.

Example of the Single-Life Annuity:

A 75 year-old single woman would like to contribute \$10,000 to Moody Bible Institute in exchange for a gift annuity. At her age, the annuity rate would be 7.1%. She would receive \$710 per year for the rest of her life with about \$477 of her annual annuity payment being tax-free for her life expectancy. She would also receive an immediate charitable income tax deduction of about \$4,080 which would be deductible up to 50% of her adjusted gross income, if she itemizes. If the deduction is not used in the first year, it could be carried forward for up to five years.

What Types of Gift Annuities Are Available to Me?

Single-Life Annuity pays income to one individual throughout the annuitant's lifetime.

Joint and Survivor Annuity pays income to two annuitants simultaneously with one agreement and continues payments throughout the lifetime of the survivor.

Survivor Annuity pays income throughout the lifetime of an annuitant and then continues the payments to a second named annuitant.

Deferred Gift Annuity allows the donor to make a gift and defer income until retirement while still receiving a significant current income tax deduction. By delaying payments, the annuity rate and tax deductions are higher – making this an excellent retirement planning option or IRA alternative. (The deferral period must be a minimum of 1 year.)

What Types of Annuity Rates and Income Tax Deductions Could I Expect to Receive?

The exact deduction can only be calculated when the annuity arrangement is established. The following chart is an example of the deduction you could expect to receive.

Single-Life Gift Annuity Rates and Deductions for Selected Ages

Age	Annuity Rate	Approximate Deduction*
60	5.7%	\$2,420
65	6.0%	\$2,990
70	6.5%	\$3,498
75	7.1%	\$4,080
80	8.0%	\$4,641
85	9.5%	\$5,058
90 or above	11.3%	\$5,586

*Based on a \$10,000 annuity and subject to the current IRS discount rate.

The rates and deductions for two-life annuities and deferred annuities are available from the Moody Stewardship Office.

How Does the Gift Annuity Work?

An individual or couple makes an irrevocable gift of cash, stocks, or bonds to Moody Bible Institute. The minimum amount gifted can be as low as \$5,000 for all types of annuities. There is no limit on the maximum annuity amount to be gifted. After Moody receives the gift, the annuitant is paid an income ranging from 4.5 to 11.3 percent of the original gift, and the annuity can be for the life of one or two annuitants.

The amount of income received by the annuitant (or annuitants) is determined by these factors:

- The amount of the gift
- The age of the annuitant (or annuitants) at the time of the gift and when the income begins
- The type of annuity chosen
- The annuity rate

Will a Gift Annuity Benefit Me?

The Moody Stewardship Department stands ready to assist you in your planning. For assistance please call our toll-free number 1-800-801-2171 for further information. Moody has Stewardship Representatives who can call on you in your home or office to discuss a Moody Gift Annuity or other estate planning needs. Your inquiry will place you under no obligation.



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