

Charitable Gift Annuities



What is a Gift Annuity?

A charitable gift annuity is a contract between you and The Orchard Foundation. It is a wonderful instrument for giving to ministry, while receiving an income source. In exchange for your gift, we agree to pay you a fixed income for life, and a portion of your income may be tax-free. If you are like many individuals who are tired of living at the mercy of the fluctuating stock markets, a gift annuity is a solution that provides you with reliable income during your lifetime and then leaves a lasting gift to your favorite charities. You also receive a current charitable deduction for the value of your future gift to the ministry. In addition, you will have the satisfaction of knowing that you are helping advance the Kingdom of God.

Gift Annuity Options

There are excellent options for establishing a charitable gift annuity:

- **Single-Life:** Pays a fixed amount for the lifetime of one person.
- **Two-Life:** Pays a fixed amount for the lifetime of two people.
- **Immediate (single- or two-life):** For current income, you may begin receiving a fixed income as early as this year in exchange for your gift.
- **Deferred (single- or two-life):** If you desire to begin receiving income at a fixed date in the future, you may establish the gift annuity and take your charitable deduction now; then plan to receive payments beginning at a designated future date.

How to Establish a Gift Annuity

Several types of assets may be gifted in exchange for a charitable gift annuity:

- **Cash:** A cash gift is an excellent way to fund a gift annuity. A portion of the annuity income will be tax-free.
- **Appreciated Securities:** Capital gain tax may be deferred on a gift of appreciated securities used to fund a gift annuity. A portion of your income will be treated as capital gain and spread out over a number of years, while another portion of the income may be tax-free.

What You Can Expect From The Orchard Foundation

- Integrity
- Client-Focused Service
- Excellence

For more information, contact The Orchard Foundation:

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Helping God's People Use God's Resources to Fulfill God's Calling