



*One generation shall commend Your works to another, and shall declare Your mighty acts. Psalm 145:4*

## **Note: Charitable Gift Annuity Rates Increased July 1**

### **Gifts That Pay You Income**

Did you know there's a gift to **Stonecroft Ministries** that returns payments to you? Yes, the IRS allows and encourages these creative plans that can stretch your giving ability.

### **How They Work**

Some of the best ways to support **Stonecroft Ministries** are available through life-income gifts. These "Gifts That Pay You Income" help you make a substantial gift to **Stonecroft Ministries** while *increasing* your income.

The plans described here all have one substantial advantage over investment vehicles you read about elsewhere: they produce generous gifts to **Stonecroft Ministries**. So, while you will receive income for life or a set period of time, you can provide for yourself and **Stonecroft** today.

### **The Benefits**

- An additional **source of lifetime income** for you, your spouse, or other significant persons.
- A potential increase in the income you are currently receiving from your investments.
- An immediate tax deduction for a portion of your gift.
- No capital gains tax due at the transfer of appreciated assets to your gift plan.

### **Which Life-Income Gift Option Best Fits Your Needs?**

#### **CHARITABLE GIFT ANNUITY**

You want secure, stable income at a high payout rate. Your gift can be in cash or stock.



### **CHARITABLE REMAINDER UNITRUST**

You want maximum flexibility with regard to the investment and benefits of your gift plan.

### **CHARITABLE REMAINDER ANNUITY TRUST**

You want the flexibility to invest and manage your gift plan, and also the security of stable income.

The gift planning information presented on this site is intended as general. It is not to be considered tax, legal, or financial advice. Please consult your own personal advisors prior to any decision.