

A Steady Stream of Cash That You Can Rely On

Who wouldn't want a steady stream of cash that they can count on, especially in an unstable economy or when stocks are on a rollercoaster ride?

It's Okay to be Selfish When You Give.

Perhaps you are retired and living on a fixed income. We hope you've planned well for your retirement and are living as you had expected, but as we all know, the economy and the financial markets don't always perform as we need or want them to. If you lived through uncertain economic times in the past or find yourself there now, you know what we mean.

Sometimes even the best laid plans can be upset when the markets perform unpredictably. If you are concerned about the performance of some of your appreciated assets or need to increase your cash flow, here is an idea that could be of interest—the charitable gift annuity.

One of the most appealing aspects of this gift is *receiving guaranteed, annual payments for life*.

Here's How it Works

You transfer cash or appreciated, marketable securities to FCNL Education Fund and in exchange, we make fixed, annual payments to you, for the rest of your life. The payout percentage is based on age, so the older you are, the higher the rate.

The charitable gift annuity provides other benefits, too. A portion of your annual payment is tax free—because it is considered return on principal. You will also be entitled to a charitable income tax deduction in the year you create the gift, then have up to five additional years—if you need them—to use it. In addition to personal benefits, you will also be providing a future gift to FCNL Education Fund. At your death, whatever assets remain in your annuity will be available for FCNL Education Fund to use in support of our mission.

The following table provides the current CGA rates for sample ages as of January 1, 2017. Please contact us for your exact benefits.

Single Life

Age	65	70	75	80	85	90
Annuity Rate %	4.7	5.1	5.8	6.8	7.8	9.0

Two Life

Age	65	70	75	80	85	90
Annuity Rate %	4.2	4.6	5.0	5.7	6.7	8.2



For more information:

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