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# Giving Voice to Your Legacy

Dear Friends,

Welcome to the annual Community of Christ *Giving Voice to Your Legacy* newsletter. We designed this resource to provide you with tips and news as you contemplate your legacy. World Conference 2010 reminded us that we are called to share our gifts and talents throughout the world. One way to do this is to carefully consider how we give voice to our legacy through estate and financial planning.

This newsletter focuses on the wide range of “win-win” benefits available through charitable gift annuities. Discover how you can experience peace of mind for your loved ones while spreading the hope of the gospel throughout the world with a gift annuity. The team of caring Estate and Financial Planning professionals is happy to help.

Yours in Christ,

Jared A. Fears, CFP®  
Coordinator, Estate and Financial Planning

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## One Thing You Can Always Count On

*The beauty of a charitable gift annuity is that it never changes. No matter what the economy does, the gift annuity remains the same. Just as a gift annuity is incredibly reliable, it is simple to understand. It is based only on the age of you or the beneficiary when it is funded. It's that simple.*

A gift annuity is a contract between you and the church. When you fund a gift annuity with Community of Christ, the church agrees to pay you at a fixed rate as long as you live. No matter how long you live or how the economy rises or falls, your payments are secure and safe with us. A great benefit to you is that payment rates are higher than anything you'll find with a CD.

If something that is dependable, reliable, and totally predictable sounds like something you want to check on, you definitely will want to learn more. When you do, you'll also discover that gift annuities have a second advantage. After a lifetime of payments to you, any funds remaining in the gift annuity go directly to help the church share the

*Which of the following will not change in the next five years?*

- A. The economy
- B. Real estate prices
- C. Gasoline prices
- D. Your charitable gift annuity to Community of Christ

Answer: D. Your charitable gift annuity to Community of Christ. While the economy, real estate, and gasoline all are guaranteed to change almost daily, you can count on your gift annuity not changing for as long as you live!



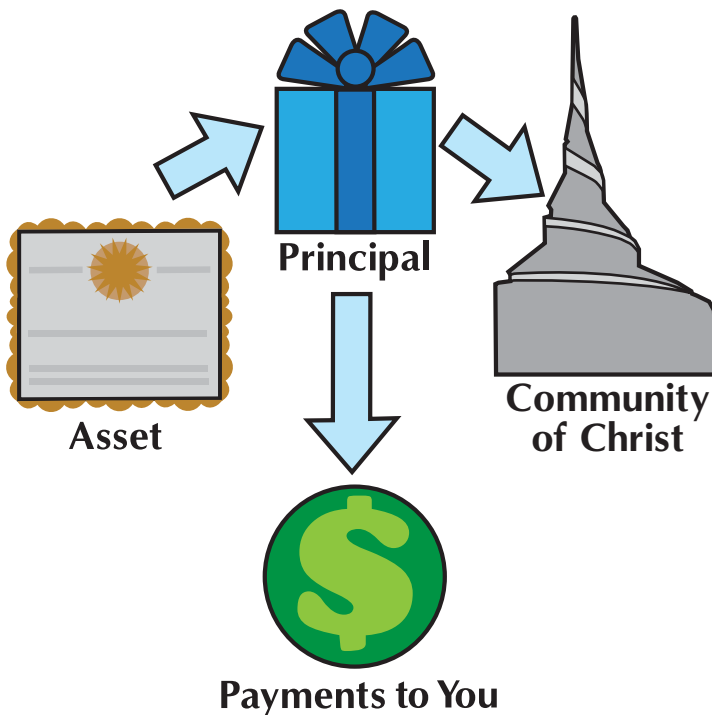
hope of the gospel throughout the world. That's something you always can count on!

The team of caring professionals in Estate and Financial Planning is here to help you with gift annuities, as well as all of your estate and financial planning needs. Contact us by phone at 1-800-884-7526 or by e-mail at [efp@CofChrist.org](mailto:efp@CofChrist.org).

Visit our website, [www.CofChrist.org/estate](http://www.CofChrist.org/estate), to sign up for our free eNewsletter, which contains articles on planning alternatives; personalized Web presentations; financial updates on stocks, bonds, and interest rates; and the popular Savvy Senior column.

## Give Yourself a Raise

### A Basic Gift Annuity



Patricia, 72, was retired and recently widowed. She and her late husband had been investing in CDs (certificates of deposit), believing it was a secure way to provide income for retirement. Recently some of Patricia's CD's matured, and she was shocked to learn that new CDs return only 1.5 percent, which would reduce her income substantially.

Patricia visited with a church friend who had established a gift annuity with Community of Christ. Knowing that Patricia needed more income and wanted to provide a way for the church to spread the hope of the gospel, her friend encouraged her to consider a charitable gift annuity.

Patricia met with one of the church's Estate and Financial Planning specialists and asked about a gift annuity. She was pleased to discover she would receive a 6.0-percent payout based on her age. Plus, there would be a charitable tax deduction and part of the income would be tax-free, resulting in the equivalent of a 7.7-percent payout.

Patricia relates, "I transferred my CD to a charitable gift annuity. I was delighted with the fixed payment I received. I was pleased that my charitable deduction will save taxes this year. Also, it is wonderful to realize that my gift will help to further the church's mission throughout the world."

Please note: This example is provided to illustrate possible differences between the rates of return for certificates of deposit (CDs) and charitable gift annuities. Assumptions for APR, taxes, and payout rates vary for individuals and couples. Your gift annuity benefits are influenced by several factors and may be different from this example. Persons who consider transferring a CD to a charitable gift annuity should consult with their own financial and tax advisers prior to making this gift.

The team of caring professionals in Estate and Financial Planning is here to help you with gift annuities, as well as all of your estate and financial planning needs. **Contact us by phone at 1-800-884-7526 or by e-mail at [efp@CofChrist.org](mailto:efp@CofChrist.org).**

#### Points to Remember

A gift annuity is a simple contract between the donor(s) and Community of Christ. In exchange for the contribution, Community of Christ promises to make fixed, guaranteed payments for life to one or two annuitants—usually, but not necessarily, the donor(s). The amount paid is based on the age of the annuitant(s) at the time of the gift, in accordance with Community of Christ's rate schedule.

- A contribution for a gift annuity is irrevocable. The principal you contribute cannot be returned to you.
- The right to annuity payments may not be assigned to any person or organization other than Community of Christ.
- The gift annuity is governed by the laws of the state in which you reside when the agreement is signed and is not available in all states.

## SAVVY SENIOR: *Volunteerism*

*Dear Savvy Senior,*

*My husband and I have just retired and are thinking about our goals. Personally, I would like for both of us to get involved in some type of volunteer work. What are some of the benefits of volunteerism?*

*—Hope to Volunteer*

Volunteering is a great activity for social involvement as well as making a positive and satisfying contribution to areas of life—such as the Community of Christ. Here are some things that you should know.

### Live Happier, Healthier Lives

There's no doubt that volunteering is a good thing. Through volunteer service, you not only strengthen and improve the quality of life in areas such as the church, you can also help yourself and others to live happier, healthier, and more productive lives. In fact, several studies suggest that seniors who volunteer regularly actually live longer and have fewer medical problems.

### Connect and Engage

Studies show the “Greatest Generation” is more connected to life than other age groups. One way to get more involved and engaged in volunteer activities is to discover the vast opportunities that are available, and how you can help. This will help you find your niche.



### Gain Satisfaction by Helping Others

There are many ways you can gain satisfaction by helping others. Here are just a few: help within your local congregation's community outreach, assist in your mission center's camps and reunions, test

your construction skills among the camaraderie of the Community of Christ RV Association, or join the adventure of WorldService Corps in its “ministry without borders” in various locations throughout the world. Learn more about these and other exciting opportunities by contacting your local congregation, mission center, or visiting the church's Web site at [www.CofChrist.org](http://www.CofChrist.org).

## 10 REASONS TO LIKE GIFT ANNUITIES

*Simple, easy contract*

*Fixed income stream*

*Income paid for life*

*Higher payouts with age*

*Tax-free income portion*

*Capital gain paid over life*

*High effective return*

*Bypass of gain on gift part*

*Tax savings from deduction*

*Satisfying gift to the church*

### ~ Online Reading ~

To learn more about the benefits of a gift annuity, go to our Web site at [www.CofChrist.org/estate](http://www.CofChrist.org/estate).