Life Income Plans

A gift to others – payments for you

THE FULLER CENTER FOR HOUSING
Building on Higher Ground

It seems almost too good to be true, but that is exactly what a life income plan from The Fuller Center through Mennonite Foundation does. You give a gift to charity, then receive payments for the rest of your life.

How it works

A life income plan from The Fuller Center through Mennonite Foundation allows you to make a gift to charity and get income from the assets you donate. How do we do it? We invest the proceeds from your gift as long as you are living. The income from that investment is paid to you. After your death, the balance goes to The Fuller Center and other approved charities based on your recommendations. A modest annual service charge, generally from earnings, helps cover administrative costs.

How to give a gift

Establishing a life income plan for The Fuller Center through Mennonite Foundation is easy. One of our trained professional representatives can help you select the plan that best fits your needs. You simply make the donation, and we take care of the rest.

We offer a variety of life income plans listed in the chart on the reverse side.

Unique features

Gift Annuity – A portion of the annuity payment is tax-free income.

Deferred Gift Annuity – You make a gift now and get an income tax deduction, but annuity payments are deferred until a later date at a higher rate.

Annuity Trust – The amount of your payment remains the same for life based on the donor's age and projected earnings of the trust.

Unitrust – Trust assets are revalued annually. The payment is based on the most recent valuation.

Pooled Income Fund I – A trust somewhat like a mutual fund. Your gift and the gifts of others are invested in long-term securities so the income is very stable.

Pooled Income Fund II – A trust similar to a money market fund. Investments are in short-term securities so earnings fluctuate with changes in interest rates.

What The Fuller Center receives

We are delighted to receive funds through a life income plan. A life income plan ensures that we receive the part of your gift which is left after your death.

Advantages

- **Receive lifetime payments.**
- **Create tax savings.**
- **Fund with cash, securities, or real estate.**
- **Provide for loved ones.**
- **Support your favorite charities.**

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What you receive

In return for your gift, you receive payments for the rest of your life. The payments can be either a fixed percentage or variable, depending on the plan you choose.

You can also choose to receive the payments yourself or jointly with a spouse. You can even designate someone else as the recipient. Payments can be sent quarterly, semi-annually, or annually.

Depending on the plan your choose, you can also realize significant tax savings.

You also receive the joy and satisfaction of knowing that your gift will support the causes you believe in.

Act today!

To request an application, or for more information, contact Kirk Lyman-Barner from The Fuller Center at (229) 924-2900 or Joseph Lapp from Mennonite Foundation at (800) 442-7930.

We'll show you exactly what annuity rate and tax savings you would receive if you give a gift – and help you decide if a gift annuity is right for you.

Gift plan	Kind of Gift			Suggested Minimum Gift Amount	Second Beneficiary	Kind of Income		Income Tax Benefits	
	Securities	Real Estate	Cash			Variable	Fixed	Immediate Tax Advantages	Partially Tax-free Income
Gift Annuity	Yes		Yes	$5,000	Yes		Yes	Yes	Yes
Deferred Payment Gift Annuity	Yes		Yes	$5,000	Yes		Yes	Yes	Yes
Annuity Trust	Yes		Yes	$30,000	Yes		Yes**	Yes	
Unitrust	Yes	Yes	Yes	$30,000	Yes	Yes*		Yes	
Pooled Income Fund I	Yes		Yes	$1,000	Yes	Yes*		Yes	
Pooled Income Fund II	Yes		Yes	$1,000	Yes	Yes*		Yes	

* varies with the market

**percentage agreed upon between you and the foundation

Provided by The Fuller Center in association with Mennonite Foundation.