



Circuit Rider Dispatch



Holston Conference of the United Methodist Church Foundation, Inc.

What if you could lower your electric bills by turning on the lights in your home? While some things may seem at first glance to be counterintuitive, a charitable gift can benefit you in surprising and unexpected ways.

A charitable gift annuity and charitable remainder trust are two ways you can make a gift to support a charitable cause like your local church or favorite ministry and receive cash back every year for as long as you live.

What is a charitable gift annuity?

A charitable gift annuity (or CGA) is a simple arrangement in which we promise to make payments to you in exchange for your gift to us of cash, CDs or an appreciated asset. No matter what happens with the economy, your payments are secure and fixed at a rate that will never change. You will receive a tax-saving charitable deduction, and a portion of your payments could be tax free.

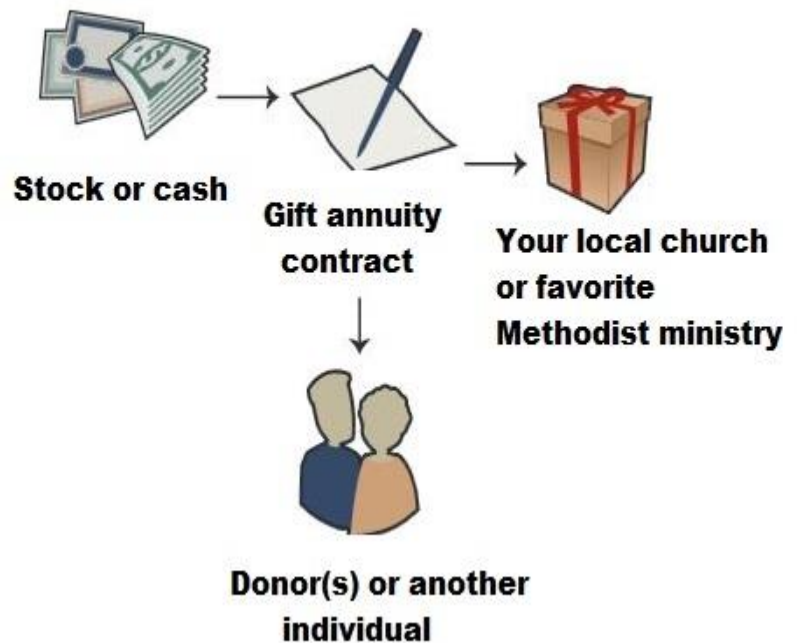
How does a charitable remainder trust work?

A charitable remainder trust (or CRT) is similar to a CGA but offers you more options. You can receive payments for your lifetime or up to 20 years in addition to tax benefits. The payment amount may vary with the trust's performance or be fixed similar to a CGA.

In addition to lifetime payments, both plans provide the following tax benefits:

- An income tax deduction in the year you make your gift.
- Potentially lower estate taxes (if your estate is taxable).
- Capital gains avoidance if you give appreciated assets.

CHARITABLE GIFT ANNUITY





SAVVY LIVING

Make Long-Term Care Coverage More Affordable

I have been thinking about getting a long-term care insurance policy, but have found the monthly premiums to be very expensive. How can I find cheaper coverage? [Read More](#)

PERSONAL PLANNER

Gifts of Land

Many friends of charities have benefited from a gift of land or a gift of land with a building or other structure. There are two main benefits for this gift. [Read More](#)

YOUR PLAN

Emma Fox

I was trying to think of a word that would express my first... [Read More](#)

WASHINGTON NEWS

Free Tax Return Help

In IR-2016-35, the IRS reminded taxpayers that there is free tax help available. First, the Volunteer Income Tax Assistance (VITA) program is available for persons with incomes of \$54,000 or less, disabilities or limited English proficiency. [Read More](#)

FINANCES

Stocks - Costco's Earnings Disappoint Investors [Read More](#)

Bonds - Strong Jobs Report Pushes Yields to One-Month High [Read More](#)

CDs and Mortgages - Mortgage Rates Halt Downward Spiral [Read More](#)

With the CGA or CRT, you can have the fulfillment that comes with supporting a cause you care about while achieving your personal and financial goals. Please contact us at 865-690-8124 to view a free illustration of one or both plans including your potential payments and tax savings.

SINGLE LIFE BENEFITS OF A \$10,000 GIFT ANNUITY*

AGE	RATE	ANNUAL GURANTEED INCOME	ANNUAL TAX-FREE AMOUNT	CHARITABLE DEDUCTION*
65	4.7%	\$470	\$337	\$3,416
70	5.1%	\$510	\$384	\$4,054
75	5.8%	\$580	\$454	\$4,547
80	6.8%	\$680	\$554	\$5,086
85	7.8%	\$780	\$678	\$5,657
90+	9.0%	\$900	\$822	\$6,299

*This assumes annual payments using the American Council on Gift Annuity table of suggested rates with the January 2016 applicable Federal rate. We will be happy to provide you or your advisor with a personalized illustration.