

A charitable gift annuity (CGA), administered by Hope Christian Community Foundation is unique. It enables you to choose who benefits from the charitable gift portion of the annuity. It allows you to make a substantial gift to your church, favorite ministry, school or to your donor advised fund at Hope and receive guaranteed income for yourself or a beneficiary that you name as long as you and/or the beneficiary lives. You may also choose to benefit multiple organizations with your gift.

This is one way to put your treasure where you heart is--your church, favorite ministry or school--and still take care of your needs and those of your family.

A CGA is a contract between you and Hope Christian Community Foundation, which guarantees a fixed amount of income for life. You can fund your annuity with cash or marketable securities.

The Hope Christian Community Foundation's mission is to encourage philanthropy and increase giving. Hope is the largest Christian community foundation in the United States and the largest granting foundation in Memphis. With assets of over \$120 million, the foundation granted nearly \$30 million last year.

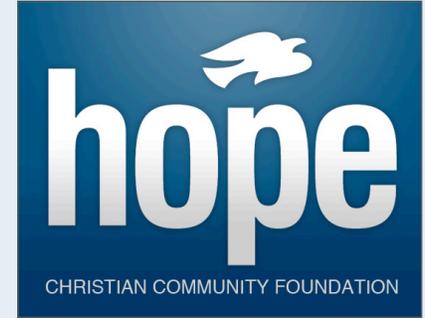
Our goal is to make giving easy. Contact us and let us know how we can help you today.

**CHARITABLE GIFT ANNUITY RATES
EFFECTIVE MARCH 2013
(SUBJECT TO CHANGE)**

AGE	INCOME RATE
65	4.7%
70	5.1%
75	5.8%
80	6.8%
85	7.8%
90	9.0%



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**DONOR'S
CHOICE
GIFT
ANNUITY**

**YOU CHOOSE:
A SPECIAL GIFT
FOR YOUR CHURCH,
CHARITY, SCHOOL OR
DONOR ADVISED FUND
AND A LIFETIME OF
INCOME FOR YOU**

AN EXAMPLE...

Sarah, age 75, has considerable savings. She seeks to increase her income, reduce taxes and do something substantial for her church's endowment program.

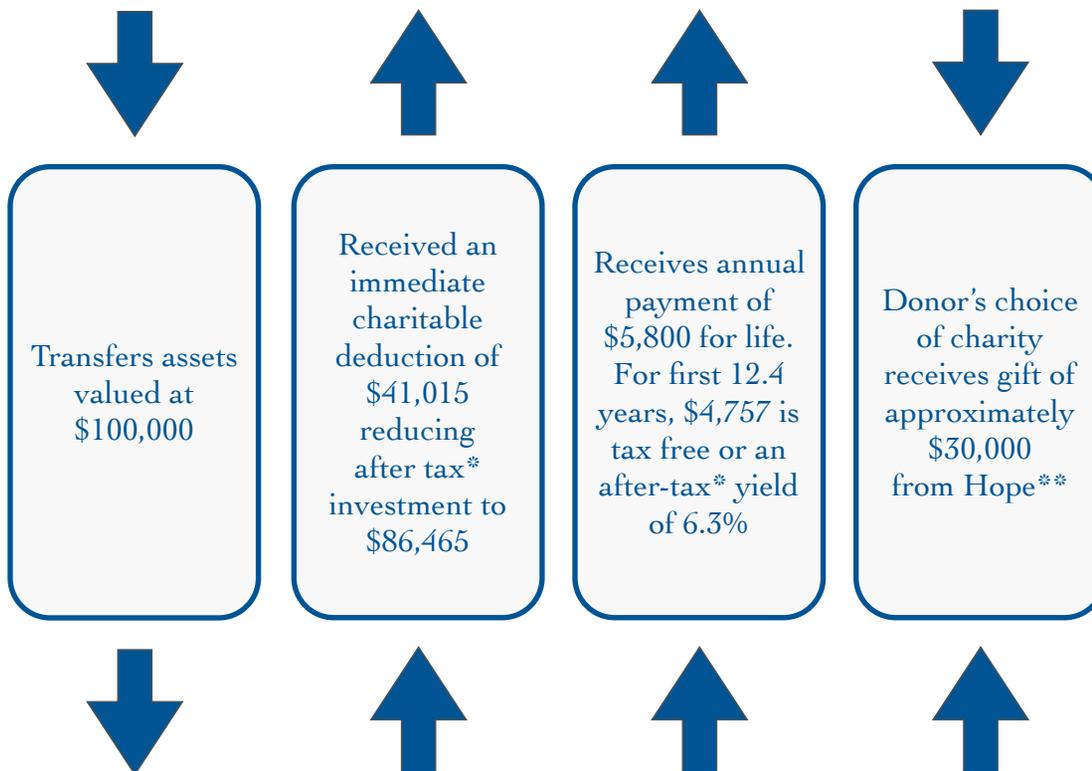
After discussion with a representative of her church and her own financial advisor, she decides to purchase a gift annuity for \$100,000. In exchange, she will receive \$5,800 per year.

Her advantages are multiple:

- She **guarantees income**, generally larger than a savings account, for the rest of her life
- She receives a **one time tax deduction** of \$41,015 for the gift portion of the annuity
- A significant portion of your payment is **free from income taxes**
- Her **church will receive a significant gift**

DONOR'S CHOICE CHARITABLE GIFT ANNUITY

SARAH (AGE 75) PURCHASES 5.8% ANNUITY



HOPE CHRISTIAN COMMUNITY FOUNDATION

* Assumes 33% tax bracket. Educational illustration only. Consult your tax advisor.

** Estimated. The Hope Christian Community Foundation may, in its sole discretion, reinsure a charitable gift annuity. If it does so, the present value of the charitable remainder may be paid to the beneficiary immediately.