



Many people would like to make larger and immediate gifts to the ministries of Family Life Communications Incorporated, but concerns about family security and the need for a current income source often complicate decisions about giving. A charitable gift annuity is a popular and unique way to make a gift to our ministry during your lifetime, instead of at your death, provide yourself a guaranteed income for the future, and favorably affect your tax bill.

What is a Gift Annuity?

A gift annuity is a financial agreement where you exchange a gift of cash, stocks or bonds for a guaranteed, fixed income each year for the rest of your life. You select the frequency of the payments to meet your needs when you make your gift.

A gift annuity may be created for the benefit of one or two lives. Payments may begin immediately or may be deferred until a later date.

Your gift annuity meets your financial planning needs and gives you the personal satisfaction from making a gift of lasting significance.

A Lifetime of Income

A gift annuity allows you to provide additional retirement income. Payments are made to you monthly, quarterly, semi-annually, or annually – however you choose. You can't outlive your payments – and you know exactly how much you can count on from your annuity.

Family Life Radio and *Intentional Living* are ministries of



Important Gift Planning Information

Legal name for making a bequest to
Family Life Radio is:
FAMILY LIFE BROADCASTING SYSTEM
Tax ID #38-1812892

Legal name for making a bequest to
Intentional Living is:
PARENT TALK, INC.
Tax ID# 86-0672542

Ministries of Family Life Communications Incorporated are faith based and funded by the financial gifts from listeners and supporters. Financial integrity is maintained through the strict adherence to a fiscal budget approved by our volunteer Board of Directors in keeping with accountability standards set forth by the Evangelical Council for Financial Accountability. Family Life Communications Incorporated and its ministries are 501(c)(3) nonprofit organizations, as classified by the Internal Revenue Service. Family Life Broadcasting System is a charter member of ECFA. All U.S. gifts are tax-deductible as defined by law. Family Life Communications Incorporated staff and administration cannot own or make personal use of the assets of the corporation. Annual audited financial statements and Board of Directors roster are available upon request.



Neither Family Life Communications Incorporated nor its representatives are engaged in rendering legal advice. The purpose of this brochure is to provide information of a general character only. Advice from an attorney or other professional advisor should be obtained when considering planned gifts.

PLANNED GIVING DEPARTMENT
P.O. Box 35300 - Tucson, AZ 85740
www.myFLR.org/plannedgiving

Creative Solutions for a
Gift Annuity

Take care of your family
and leave a legacy





A Gift Annuity Gives You Tax Savings

Did you know a gift annuity can provide the following tax savings?

- **Immediate income tax deduction** – A large part of what you transfer to fund the annuity is a charitable gift and deductible on this year’s tax return (and up to five additional years) if you itemize.
- **Ongoing tax-free income** – A portion of your annuity income is also tax-free.
- **Capital Gains tax savings** – When you fund your annuity with stocks, bonds or mutual funds, you avoid a large portion of the capital gains taxes otherwise due if you had sold them and reinvested the proceeds.
- **Probate and Estate Tax** – Your assets placed in the annuity are not subject to probate nor are they counted as part of your taxable estate.

Safety

A gift annuity is one of the safest plans you can have. Our annuity program is backed by a reserve fund and all of the assets of Family Life Communications Incorporated.

You’ll Receive Excellent Payment Options

Select the plan that works best for your situation or financial plan.

For You

Single Life Annuity: Pays a fixed income to you for life.

For You and a Loved One

Two-Life Annuity: Pays income to you and a surviving loved one. Your survivor will continue to receive the same amount each year as you did.

For Your Future

Deferred Gift Annuity: By delaying payments until a later age, such as your retirement, the payment rates are usually much higher, and the initial income tax savings makes the return on your gift even greater.

Extend Your Influence to Future Generations

When you enter into a gift annuity agreement, you enable Family Life Communications Incorporated to continue reaching the world with the Gospel after you go to be with the Lord. Upon your death, the balance of your annuity held in our reserve account is then available for the ministries of Family Life Communications Incorporated.

I am interested in learning more about a lifetime of income with a Gift Annuity.

- Please send me a free personalized gift annuity proposal.
- Please contact me. *I understand there is no obligation.*

Mr. Mrs. Miss Ms. (circle one)

Name _____

Address _____

City _____ State _____ Zip _____

Telephone (_____) _____

Date of Birth ____/____/____

Gift Annuity amount: _____

I would like payments to begin:

- now
- in the year _____

with payments made:

- monthly
- quarterly
- semi-annually
- annually

If you want information regarding a two-life annuity, please give us the name and date of birth of the second person.

Mr. Mrs. Miss Ms. (circle one)

Name _____

Date of Birth ____/____/____

Mail to:

Family Life Communications Incorporated
Planned Giving Department
Post Office Box 35300 • Tucson, Arizona 85740

Call: 1-800-776-1070 Email: planning@flc.org

WHEN YOU CALL, PLEASE ASK FOR THE PLANNED GIVING DEPARTMENT.