

THE MASTER'S COLLEGE

For Christ & Scripture

GIFT ANNUITIES



Invest in students and receive income for life

Charitable gift annuities are a good option for donors 60 and older seeking to make a gift to The Master's College while enjoying a steady income stream for life.

A gift annuity is a simple contract between you and TMC. In exchange for your gift of cash or securities, TMC agrees to pay you a fixed amount for life. The annuity rate is based on your age.

Creating a gift annuity with Master's is easy and your first payment can begin as early as the next quarter. Contact the Office of Development at the number below for a custom proposal that fits your needs.

See the next page for more information on how to create a gift annuity and how it could benefit both you and the college.

Gift annuities are a simple and popular way to give to TMC.

Benefits of a Gift Annuity

- ✓ Fixed income payments you can depend on for life.
- ✓ A charitable deduction for those who itemize.
- ✓ Payments that aren't affected by the state of the economy.
- ✓ In most cases, part of each payment is tax-free.
- ✓ The joy of supporting the mission of TMC and an invitation into The Master's College Legacy Society with other supporters who have included the college in their estate plans.

Sample Gift Annuity Rates

TMC follows the rates set by the American Council on Gift Annuities, recognized by the IRS and charities nationwide as establishing fair rates for both donors and charities. The rates listed below are for illustration purposes only since rates change from time to time.

Rates are for your age at your nearest birthday.

Age	Rate
60-61	4.4
62-63	4.5
64	4.6
65	4.7
66-67	4.8
68	4.9
69	5.0
70	5.1
71	5.3
72	5.4
73	5.5
74	5.7
75	5.8
76	6.0

Age	Rate
77	6.2
78	6.4
79	6.6
80	6.8
81	7.0
82	7.2
83	7.4
84	7.6
85	7.8
86	8.0
87	8.2
88	8.4
89	8.7
90+	9.0

3 Steps to a Gift Annuity

1. Custom proposal created.

Our staff uses industry-leading software to quickly and accurately calculate multiple scenarios for you. A custom proposal is provided for you that fits your situation.

You'll know exactly how much you'll receive in income and what your charitable deduction will be on your tax return.

2. Gift annuity agreement signed and gift received.

When you're ready and had your questions answered, we provide you with a simple two-page gift annuity agreement that explains how you'll be paid and how your gift will be used.

Once we receive your signed gift annuity agreement and gift, you're done! You'll also be invited into The Master's College Legacy Society with others who have committed a portion of their estate to further the vision of TMC.

3. Receive income payments.

Your payments are sent with bank-level security directly to the account you choose.

If you itemize, you'll also have the ability to take a charitable deduction on your income tax return.