

Enjoy tax savings

With a gift annuity you:

- Enjoy some tax-free payments. As Charts A and B indicate, part of your annual annuity payment is tax free. The amount depends on your age, the age of the second beneficiary (if you name one) and the amount of your contribution.
- Receive a charitable income tax deduction. Part of the amount you transfer into your gift annuity is considered a gift to the Lord and is deducted as a charitable gift. The deduction is determined in part by your age (and the age of your second beneficiary if you name one) and the amount contributed. (Charts A and B give examples)
- In many cases, avoid estate taxes. Upon death, your estate will not incur additional estate taxes if you were sole recipient of your gift annuity payments.
- Avoid probate costs. Assets in your gift annuity bypass probate. Other administrative costs may also be avoided.

Part of your contribution of appreciated securities, however, will be taxed a capital gain. You can spread any recognition of capital gain over your life expectancy.

Additional gift annuities

Once it is established, your gift annuity is irrevocable. However, you may establish additional gift annuities. Many people do so as they get older, sometimes naming different income beneficiaries. This can be an advantage because the rate of return, income tax deduction and tax-free portion increase as you get older.

Deferred annuity

In your annuity agreement you can elect to defer payment for a year or more. This will increase the amount of payment and the charitable gift deduction. This is an excellent way to provide income for retirement.

Grow in stewardship

When you establish a gift annuity, you help spread the Gospel for many years, you establish your legacy. St. Peter wrote: "As generous distributors of God's manifold grace, put your gifts at the service of one another, each in the measure he has received" (1 Peter 4:10)

A portion of the fund's annual earnings will be used to support tuition aid for Catholic education, recruitment of priests, and religious formation.

The Foundation serve you

The Dechant Foundation professional staff manages gift annuity funds to provide safety of principal. Strict safeguards are in place to ensure that your assets are invested with your best interests in mind and follow Catholic social teaching.

Christian stewardship can involve difficult decisions. Please know that the Dechant Foundation in the Diocese of Dodge City is working hard to simplify this important part of your life.

For more information about gift annuities or other programs of the foundation, please contact the development office .



Office of Planned Giving

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"As each one has received a gift, use it to serve one another as good stewards of God's varied grace."

1 Pt 4:10

*Gift
Annuity*

One simple answer in today's complex economy

These days of economic uncertainty present a challenge to Christian stewards. How do you use your material blessings to provide for your family and support the work of the Lord? How do you manage your resources in a manner that shows your love for God?

One simple answer to consider during these complex times is a gift annuity agreement with the Dechant Foundation in the Diocese of Dodge City. This popular giving method provides you with:

- Regular, fixed payments for life
- Significant tax savings

- A way to make a future gift to spread the Gospel.

Start with a transfer

You begin by transferring a minimum of \$5,000 in cash or securities to the Dechant Foundation in the Diocese of Dodge City. Many people establish an agreement with a low-yield stock because a gift annuity often pays more, and provides capital gains tax benefits as well.

The transfer entitles you to a lifetime of regular, fixed payments from the foundation with no investment worries or responsibilities.

If you wish, you may name a second person to receive the gift annuity payment upon death. At the death of the second income recipient, the remaining assets of your annuity will go to the Dechant Foundation in the Diocese of Dodge City.

Receive regular payments

Promptly on the payment schedule you select, the Dechant Foundation will mail you a check. Direct deposit to your bank account can also be arranged.

Your annual income is determined by the amount of your contribution, your age at the time of the gift, and age of the second beneficiary (if you name one). Chart A shows the rates of return for a single-life agreement (when one person is the beneficiary). Chart B shows the rates for a joint-life agreement (when you and another person will receive payments).

Once your agreement is established, you can depend on a rate that will remain constant throughout your lifetime and, if you named one, the lifetime of your second beneficiary.

Provide for loved ones

If you name a second beneficiary, payments will continue after your death until that person dies. This arrangement ensures that someone you care about receives regular payments for his or her entire life.

You can also establish a gift annuity for someone other than yourself. For example, naming your mother as the annuitant of a gift annuity would be an excellent means for you to provide funds for her while also making a generous gift to the Church.

Chart A: Single~Life Annuities

Examples base on a contribution of \$5,000 with quarterly payments.

Age	Annuity Rate	Percent Tax-free	Charitable Deduction
55	4.8%	55.6%	\$1,253
60	5.0	58.2	1,552
65	5.3	61.3	1,832
70	5.7	65.2	2,119
75	6.3	69.3	2,386
80	7.1	73.3	2,658
85	8.1	79.7	2,935
90	9.5	86.6	3,147

These Calculations are estimates only and are not any indicative of the performance or return

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Chart B: Joint~Life Annuities

Age	Annuity Rate	Percent Tax-free	Charitable Deduction
65/55	4.5%	56.6%	\$1,128
65/60	4.8	59.1	1,155
70/65	5.0	62.2	1,484
75/70	5.3	65.8	1,810
80/75	5.8	69.4	2,100
85/80	6.5	73.8	2,386
90/85	7.5	79.0	2,629

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