

When Karl and Rita Kahl learned that a gift annuity could provide them with a substantial rate of return and at the same time put a gift in place that would further the work of LCEF, they loved the idea.

At that time, and with the risks of the stock market, a Charitable Gift Annuity seemed like the perfect way to make a gift.

“We knew that (during) our lifetimes, we could receive a steady income; and after our lives, the money would stay with LCEF to do the work of the church. We are glad we did it.”

If you want to learn more about how a gift annuity might work to satisfy some of your goals, please contact LCEF.

CALL 800-843-5233 TODAY!



HOW CAN WE HELP?

- Please contact me and let me know my new rate and tax benefits.
- I have already included LCEF in my will or estate plan.
- Please contact me. I have additional questions.

The best way to contact me is:

- Email
- Mail
- Telephone

Name _____

Street _____

City _____

State/Zip _____

Phone _____

Email _____

(We treat all inquiries with complete confidentiality.)

This information is not intended as tax, legal or financial advice. Gift results may vary. Consult your personal financial advisor for information specific to your situation. Under federal rules your benefits may be different from this example. Please contact us for your specific benefits. Copyright ©2023 Crescendo Interactive, Inc. Used by permission.

Return this form by mail or contact us today!

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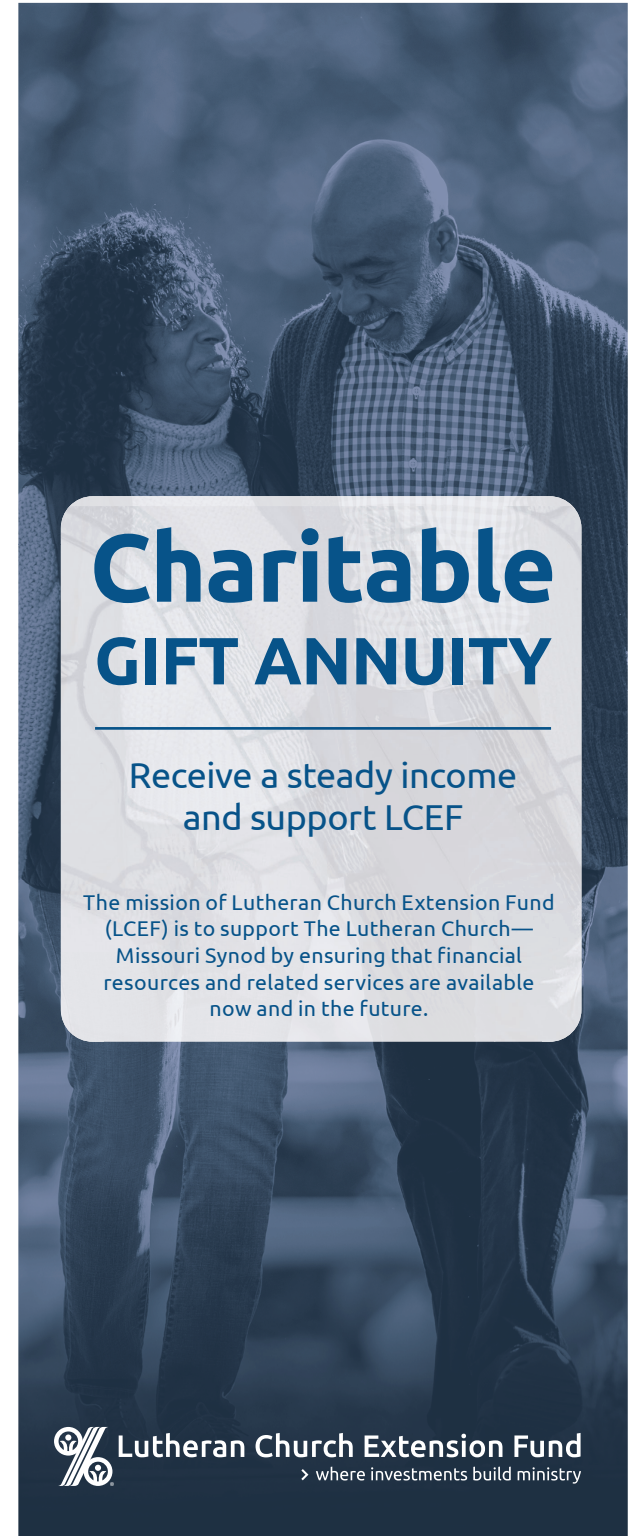


Lutheran Church Extension Fund

> where investments build ministry

lcef.org | 800-843-5233
gift.development@lcef.org

NOTE: LCEF utilizes The Lutheran Church-Missouri Synod Foundation (“LCMS Foundation”) to administer LCEF’s gift annuity program. The LCMS Foundation is the issuer of, and is solely responsible for making payments under, the gift annuity. Because a charitable gift is involved, the payment rates used for the gift annuity are lower than those available through commercial annuities offered by insurance companies and other financial institutions. A gift annuity is not a trust, but is a general unsecured contractual obligation of The LCMS Foundation.



Charitable GIFT ANNUITY

Receive a steady income
and support LCEF

The mission of Lutheran Church Extension Fund (LCEF) is to support The Lutheran Church—Missouri Synod by ensuring that financial resources and related services are available now and in the future.



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Recently, the payment rates increased on our charitable gift annuities. When you fund one today, your payments will be at higher rates than in recent years. Once you fund a gift annuity, your rate and your payments never change. With the new higher rates, the rate you lock in today is yours for as long as you live.

We have rates for every age, but here is an example of our rates and how they have increased:

AGE	RATE BEFORE INCREASE	RATE AFTER INCREASE
65	5.4%	5.7%
70	5.9%	6.3%
75	6.6%	7.0%
80	7.6%	8.1%
85	8.7%	9.1%
90+	9.7%	10.1%

Note: Rates shown are for single life annuity only.

YOUR GOOD DECISION JUST GOT BETTER



Gift annuities can be created to pay you, or you and a loved one, for life.

Gift annuities have always been a great idea. But now when you fund one at the new, higher rates, something that has always been good, just got better. Your payments will not change as long as you live, no matter what the economy does. The sooner you start your payments, the longer your lifelong income stream will last.

GIFT ANNUITIES GIVE YOU:

1. Fixed payments for life.
2. An income tax deduction this year for part of the funding amount.
3. Possible capital gains benefits when you fund one by transferring stock.
4. Payments can be for one or two lives (at different, but similar rates).
5. Every gift annuity benefits LCEF's mission.

This is your opportunity to start your payment stream now, with the new fresh rates, so your payment stream will last as long as possible. If rates change in the future, you will not have to worry, because the rate you lock in today is yours for life.

For more options and even higher payments, ask us about a deferred gift annuity. By waiting a few years for your first payment, you can receive an even higher payment rate. No matter what type of gift annuity you fund, in addition to the tax benefits, you will have the unparalleled satisfaction of knowing the benefits you receive also help others. After a lifetime of payments to you, any funds remaining in the gift annuity help LCEF automatically.

NEW RATES, MORE MONEY FOR YOU

Now that rates are higher, you will be putting more money in your pocket. When you start your gift annuity with the new, higher rates, you will have peace of mind from your fixed payments.

TAX BENEFITS

When you call us to find out your rate, we will also let you know about your income tax deduction and possible capital gains benefits. There is no guesswork. What you start today, gives back to you for life.

PAYMENTS FOR TWO

When you fund a gift annuity for two people, such as you and your spouse, payments will continue at the same rate, in the same amount, for as long as either of you live. Rates are different than for one-life annuities but are still attractive.

BIG IMPACT

When you fund your gift annuity, you receive the fixed payments and tax benefits, but you also do something more. After a lifetime of payments to you (or you and your spouse), all funds remaining in your gift annuity support LCEF.