



A charitable gift annuity allows you to...

1

GAIN THE SECURITY OF A FIXED, GUARANTEED INCOME FOR LIFE

2

RECEIVE A TAX DEDUCTION FOR A PORTION OF YOUR GIFT

3

MAKE A GIFT OF CASH OR STOCK TO THE MCV FOUNDATION

HOW IT WORKS

You transfer cash or appreciated securities to the MCV Foundation. The current funding minimum for a charitable gift annuity is \$25,000.

The MCV Foundation pays you, yourself and a spouse, or any one or two beneficiaries, fixed payments for life.

Beneficiaries must be at least 50 years of age at the time of the gift and recommended to be at least 60 years of age when payments begin.

The remaining balance passes to the MCV Foundation when the contract ends.

HOW YOU BENEFIT

Income you can't outlive: Receive a dependable cash flow for life, backed by the full faith and credit of the MCV Foundation.

Eliminate investment risk: Your annuity will always be there—in a fixed amount—regardless of market volatility.

Receive an immediate charitable deduction for a portion of your contribution.

Avoid capital gains on some of the gain and spread the remaining gain over your life expectancy if you fund your gift with appreciated securities.

Tax-advantaged payments: Depending on the assets used to fund the annuity, each annuity payment typically will consist of a tax-free return of principal, capital gain and ordinary income.

Membership in the MCV Society, which honors those who have made a planned gift for the MCV Campus with invitations to special events and programs.

HOW THE MCV FOUNDATION BENEFITS

At the death of the last annuitant, the remaining annuity assets pass to the MCV Foundation to be used for a purpose you have designated.

NEXT STEPS

Contact the MCV Foundation for additional information and a personalized gift illustration.

Consult with your advisor to determine whether to fund your annuity with cash or appreciated securities. If you decide to use appreciated securities, contact us for transfer instructions.

Upon receipt of your funding, we will issue a simple contract and send it to you for your signature to establish the annuity.

PLANNING TIPS

If you don't need income right away, you can obtain both a higher payout rate and a larger current charitable deduction by establishing a deferred gift annuity. This option allows you to specify a future date for your first income payment.

You may also establish a flexible gift annuity which allows you to delay the start date of the annuity payments within a specified term of years. The longer you wait to begin payments the higher the payout rate will be.