

IT'S NEVER TOO EARLY TO PLAN FOR THE FUTURE

The Moravian Ministries Foundation (MMFA) looks forward to helping you *Invest Where You Believe* by creating a plan that addresses your unique needs and goals at every life stage while supporting the ministries of Clemmons Moravian Church which mean the most to you.

An interprovincial agency of the Moravian Church in America, the MMFA helps Moravian individuals, churches and agencies grow and sustain the ministries that are central to our faith.

If you have questions or would like to get started creating or updating your charitable plan, please contact Paul McLaughlin, Foundation President, at 725-2589 or pmclaughlin@mmfa.info.

How Can We Help You?

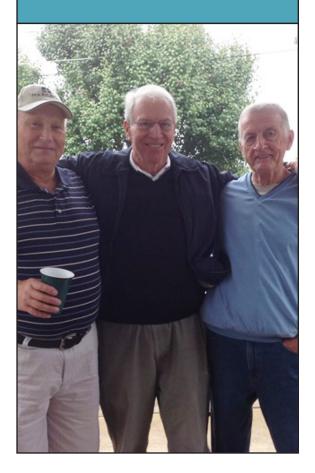


MORAVIAN MINISTRIES FOUNDATION

Invest Where You Believe

119 Brookstown Ave, Ste 305 Winston-Salem, NC 27101 888.722.7923 www.mmfa.info

Everyone Needs a Plan for the Future



CREATING INCOME FOR YOU AND YOUR LOVED ONES

Whatever your life stage, it's important to have a plan that provides for your security and the care of your loved ones.

The purpose of this brochure is to explain charitable options that will help you meet your goals, provide future income, care for your family after you are gone, provide estate tax savings, and leave a legacy to Clemmons Moravian Church. Imagine how much more our congregation could do if everyone dedicates a portion of their estate to the church.

CHARITABLE BEQUEST

A charitable bequest is a gift that everyone can make at any life stage and is the easiest way for you to support Clemmons.

Your attorney can include language in your will or trust directing that a gift be made to the Church. Your estate will benefit from an estate tax charitable deduction and you will have helped strengthen our vital ministries.

DEFERRED CHARITABLE GIFT ANNUITY

You may not be ready for retirement yet, but if you are thinking about the future, a deferred charitable gift annuity is one way for you to make a gift now for income later. When you make a gift of your cash or an appreciated asset (like stock), we will begin paying you income at a future date. This income will be fixed, meaning that it will never change and will be paid to you at a rate based on your age and the payout date you select.

Check with the Moravian Ministries
Foundation about flexible options if
you haven't set a date for your future
retirement. Other benefits of this plan
include a charitable income tax deduction
for your gift this year and the possibility of
tax-free income in the future. Contact the
Foundation to see a deferred charitable gift
annuity proposal with your payout rate.



RETIREMENT UNITRUST

A retirement unitrust is another way for you to make a charitable gift and plan for the future. You can give cash or property to fund the trust and receive a charitable deduction this year. When you are ready to retire, you can notify the MMFA to begin making payments to you from the trust assets. The payments will be based on a percentage of the current trust value and can increase over time with growth in the trust.

The benefits of a retirement unitrust are numerous. If you own stock or other appreciated property that you wish to sell without paying high capital gains tax, the retirement unitrust will sell your assets tax free. If you have assets that are generating little or no income, the retirement unitrust will convert these assets into an income stream for your future.

For more information or to see a custom illustration of a retirement unitrust, please contact the Foundation or visit their website at www.mmfagiftlegacy.org.

