

IT IS SAID THAT IN THE ACT OF GIVING, WE RECEIVE MORE THAN WE THOUGHT IMAGINABLE.

Most of us experience this through the smile of a loved one, the gratitude of a life changed, or through philanthropy.

A charitable gift can have many benefits beyond just helping charity. Strategies like the charitable gift annuity, offer many reasons to give. The goal of this brochure is to explain the benefits of a charitable gift annuity and how Clemmons is partnering with the Moravian Ministries Foundation for our GiftLegacy planned giving program.

RATES FOR ONE LIFE CHARITABLE GIFT ANNUITIES

Age	Rate
60	4.4%
65	4.7
68	4.9
70	5.1
72	5.4
74	5.7
76	6.0
78	6.4
80	6.8
82	7.2
84	7.6
86	8.0
88	8.4
90	9.0



MORAVIAN MINISTRIES FOUNDATION

Invest Where You Believe

119 Brookstown Avenue

Suite 305

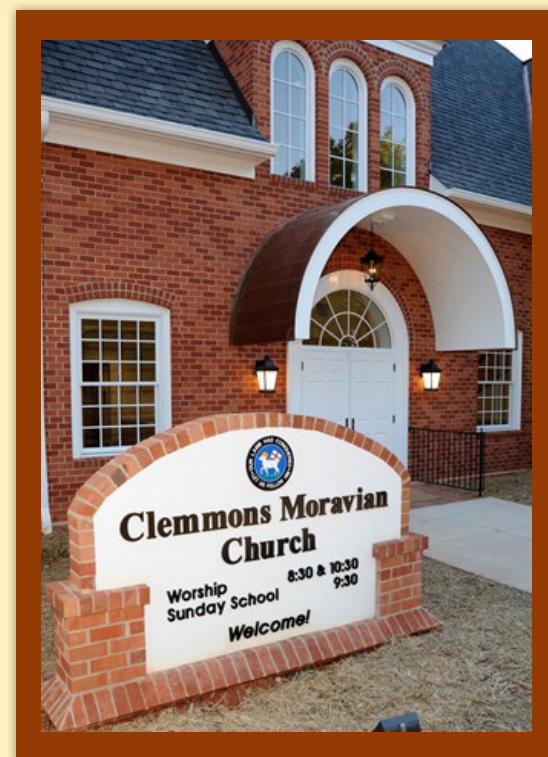
Winston-Salem, NC 27101

Toll-free: 888-722-7923

www.mmfa.info

THE CHARITABLE GIFT ANNUITY FOR
CLEMMONS MORAVIAN CHURCH

In Giving,



You Receive.

THE CHARITABLE GIFT ANNUITY IS A PLANNING TOOL THAT RECOGNIZES THE REWARDS OF GIVING BEGIN WITH THE DESIRE TO MAKE A GIFT.

Through Clemmons Moravian's GiftLegacy program, members can create a charitable gift annuity by transferring an asset to the Moravian Ministries Foundation (MMFA). In turn, the MMFA makes payments to the donor for life. At the donor's death, Clemmons receives the remainder.

In addition to the satisfaction inherent in the act of giving, the gift annuity adds a tangible benefit in the form of attractive income payments. The specific rate is based on the age of the donor; please see the back panel for details.

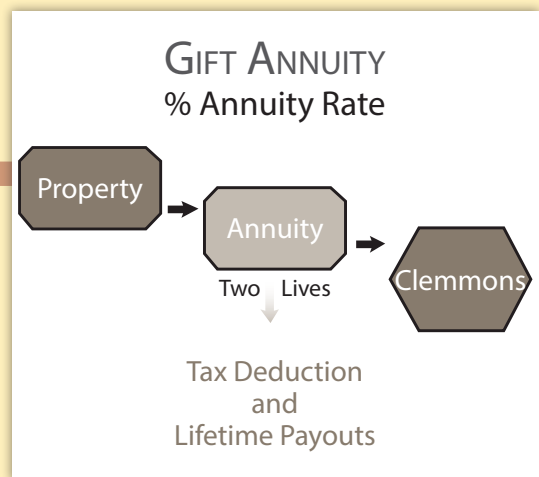


GIFT ANNUITY FROM STOCK

While a gift annuity can be funded in a number of ways, let's examine the benefits of transferring an appreciated block of stock to charity.

The gift annuity graphic below shows the highlights. Not only is there an immediate charitable income tax deduction, but it is possible to bypass a portion of the capital gains tax on the sale of an appreciated asset.

In addition, the gift annuity may significantly increase income. Many donors appreciate the fixed payments. And the benefits don't end there; of the annual income payment, a portion of the payment may be tax-free.



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.

FOR MORE INFORMATION

I have reviewed the charitable gift annuity brochure and would like to receive specific information on how a gift annuity can help me increase my income and make a charitable contribution to Clemmons Moravian Church.

Please send me a personalized gift annuity proposal based on the following:

Name _____

Street _____

City _____

State/Zip _____

Phone _____

Email _____

Asset Value _____

Cost Basis _____

First Person DOB _____

Second Person DOB _____

First Payment Date _____

Please complete and return to Paul McLaughlin at the address on the back panel. Paul can be reached via email at pmclaughlin@mmfa.info or by telephone at 725-2589.

Visit our website at www.mmfa.info for more information about annuities and other planned giving vehicles.