

GIFTS THAT PAY YOU INCOME



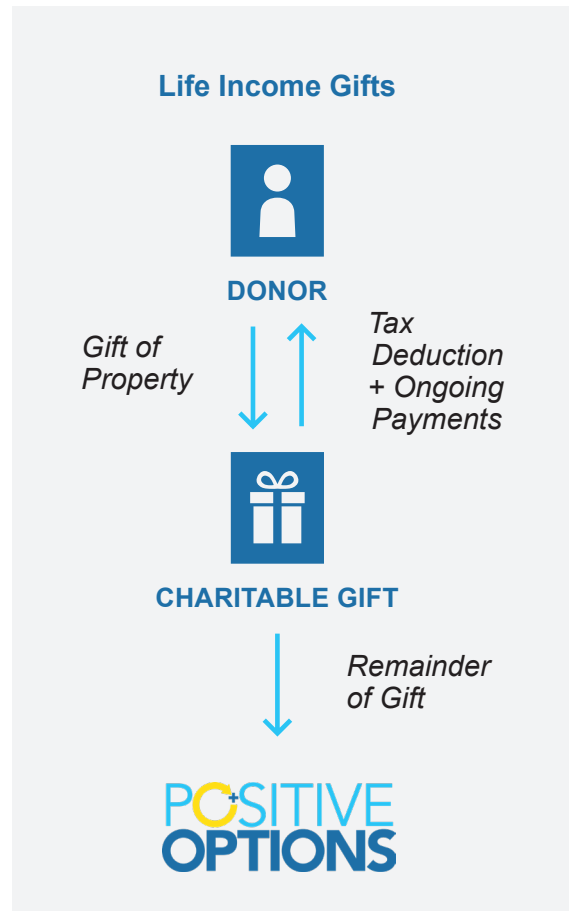
Life income gifts allow you to GIVE for Kingdom impact and RECEIVE income for life!

Establish a life income gift by gifting cash or property in support of Positive Options. In exchange, you'll receive an immediate tax deduction and then ongoing payments for life for you and your loved ones.



Benefits of a Life Income Gift

- **Win-win.** Support Positive Options while securing income payments for life or a designated number of years.
- **Eliminate Hassles.** Give assets you no longer need or care to manage (such as rental property or vacation homes) to benefit God's Kingdom.
- **Tax-wise.** Receive an immediate tax deduction at the time of your gift and reduce capital gains tax when funding your gift with appreciated assets.



Life income gifts are wonderful solutions for Christians who wish to give in a substantial way, but are concerned about having enough retirement income.

Common Types of Life Income Gifts

Two of the most common types of life income gifts...

Charitable Gift Annuity (CGA)

Establish a CGA by gifting cash, stock or other appreciated assets. In exchange, you'll receive an immediate tax deduction and then fixed payments for life for you and your loved ones.

Charitable Remainder Trust (CRT)

Generally funded with larger gifts than CGAs, you can establish a CRT through gifts of real estate, business interests, cash or other non-cash assets. CRTs provide more flexibility than CGAs on payment amount, beneficiaries and terms of the income interest. Like CGAs, the remaining assets are distributed to Positive Options upon termination of the trust.



Trusted Planning Support

Through our partnership with Barnabas Foundation, you have complimentary access to trusted planning support, all from a Christian perspective.

A Barnabas Foundation planner will help you...

- Determine the assets that are most cost-effective for you to give.
- Understand the giving options available to you, in a way that is clear and easy to understand.
- Ensure your plans reflect your family and charitable goals.

They'll answer your questions with the utmost integrity and confidentiality, and they'll help you make important God-honoring decisions in an atmosphere of complete confidence and trust.



LEARN MORE

Explore how a life income gift can help you support Positive Options AND receive income for life! Contact us to learn more and request your personalized proposal by calling 616-396-8127 ext. 250 or email Marilyn.cudahy@lpcenters.com.



The Right Fit for You

Which life income opportunity is the best option for you?

The answer depends on several factors, including the type and size of your gift, as well as your personal situation and charitable goals.

The best way to determine the right opportunity for you is in conversation with a trusted planner who fully understands the giving options and can help you identify the best solution for you.