

10 REASONS

TO ESTABLISH A LIBERTY UNIVERSITY® CHARITABLE GIFT ANNUITY

- 1 Guaranteed income for life, backed by Liberty University, the world's largest Christian university.
- 2 Fixed income payments depending on applicants age.
- 3 Higher income payments than investments due to the charitable benefits.
- 4 Immediate charitable income tax deduction.
- 5 Substantial portion of income is received tax-free.
- 6 No hidden charges, initiation fees, loads, administrative or maintenance fees — period.
- 7 An annuity agreement can be established for a minimum of \$5,000 with no maximum amount.
- 8 Our annuitants are so satisfied with their choice of investment that nearly half of first-time annuitants choose to establish multiple annuities.
- 9 Upon the annuitant's death, the annuity will become a gift used to *Train Champions for Christ*.
- 10 With high fixed income payments that are guaranteed for life regardless of the ups and downs of the market, a Liberty University Charitable Gift Annuity provides you with financial peace of mind.

SINGLE LIFE GIFT ANNUITY

AGE	RATE
60	4.9%
65	5.4%
70	5.9%
75	6.6%
80	7.6%
85	8.7%
90	9.7%

Two-life annuities are available for slightly lower rates.

WHAT OTHERS ARE SAYING ABOUT A LIBERTY UNIVERSITY CHARITABLE GIFT ANNUITY:

I wanted a better rate of return on my money, which I was not getting on the open market. I am investing in training young people to go out and change the world.

N.B., PHOENIX, ARIZ.

Our investments in mutual funds were dropping and I was losing money. The annuity rate from Liberty University was much higher than I was earning in the stock market. My love for the Lord and Liberty led me to call and get some information on how I could participate in the gift annuity program.

B.M., JOHNSON CITY, TENN.

Through a Liberty University Charitable Gift Annuity, you too can provide a significant investment in the lives of Christian young people. Plus, you have the security of knowing you will receive a guaranteed fixed income for the rest of your life at a great rate of return.

**RALPH AND JOAN CAMPBELL
LIBERTY UNIVERSITY DONORS**

(800) 543-5309

CALL TO SPEAK TO A KNOWLEDGEABLE PLANNED GIVING OFFICER AND LEARN WHY A CHARITABLE GIFT ANNUITY MAY BE A GREAT CHOICE FOR YOU.