

A Well-planned Estate . . . Your Best Gift to

God & Family

**GUARANTEED INCOME**

A Charitable Gift Annuity is a contract between you and 3ABN in which you exchange a gift of cash or other assets, for an attractive fixed income payable to you for the rest of your life. You can be confident that your Gift Annuity will provide income you can count on.

**IMMEDIATE TAX DEDUCTION**

When you transfer cash or assets to 3ABN in exchange for a Gift Annuity, the Federal Government considers it a gift and permits you to take an immediate deduction for a portion of the value of the asset you transfer. This deduction might save you a significant amount in current income taxes.

**VERSATILITY**

A Gift Annuity can be set up for more than one person. The most common type, a two-life annuity, is an annuity for husband and wife. Upon the death of one annuitant, the payments continue for the duration of the life of the survivor. You may set up as many annuities as you wish to establish, provided you are at least 65 years of age or older. However, a deferred annuity can be set up if you are younger than 65.

**AFFORDABILITY**

You may fund a Gift Annuity with as little as \$5,000 for a single-life and \$10,000 for a joint, or two-life annuity. A portion of each annuity payment may be tax-free, further reducing your tax liability.

**EXAMPLE OF ANNUITY RATES**

ACGA Rates Effective July 1, 2020\*

SINGLE	
Age	Rate
65	4.2%
67	4.4%
70	4.7%
73	5.1%
76	5.6%
79	6.2%
82	7.0%
85	7.6%
89	8.4%
90+	8.6%

\*Rates subject to change without notice. Please contact 3ABN Planned Giving & Trust Services for the rates that apply specifically to you. Charitable Gift Annuities not available in Alabama and Washington State.



NOTE: A Charitable Gift Annuity is an irrevocable document. Once it is executed, it cannot be changed or revoked. The information in this brochure is not intended as a substitute for tax and legal advice specific to your situation. 3ABN encourages you to consult with your financial advisor, attorney, and tax accountant. Not available in Washington State and Alabama.

**Differences between a CHARITABLE GIFT ANNUITY & REVOCABLE CASH TRUST**

CHARITABLE CASH GIFT ANNUITY	CASH TRUST
Irrevocable	Revocable
Fixed interest rate	Variable interest rate
Fixed interest payments for life	Variable interest payments
May not add funds but can buy additional annuities	May add funds at any time
May not withdraw funds	May withdraw funds for emergency need
Tax benefits	No tax incentives
3ABN is exclusive beneficiary	Multiple beneficiaries must include 3ABN
Document fees paid by 3ABN	Document fees paid by 3ABN

I would like an information packet regarding planning for the future with 3ABN and would like a Trust Officer to contact me.

Name \_\_\_\_\_

Name of Spouse \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_

PLEASE NOTE: DVD is free only for those who begin and complete a document with the 3ABN Planned Giving and Trust Services Department. This reply card is for an information packet only. Call us at 800-886-4800 for more details. DVD offer expires March 30, 2021.

3abn.org/planned-giving.html | trustservices@3abn.org | 800-886-4800

**REVOCABLE CASH TRUST INVESTMENT**

A Revocable Cash Trust is a separate document designed for those who want to invest in the Lord's work, while earning a favorable monthly or quarterly return on their investment.

- ◆ It must be funded with cash, cashier's check or a personal check.
- ◆ It must be funded with a minimum of \$10,000 for a single or \$20,000 for a joint document.
- ◆ After initial setup, you may add funds in any amount and at any time.
- ◆ You may withdraw funds on an emergency basis.
- ◆ Because you have access to this money, there is no tax benefit allowed by law.

**SELF-ADMINISTERED TRUST (YOUR ESTATE)**

This document is a partnership with you and God. It is designed to help support the Lord's work and, when the time comes, to distribute your assets in an orderly manner. For your peace of mind, the staff of 3ABN's Planned Giving and Trust Services Department is here to help simplify the process for you.

NOTE: In any revocable document written there should be a minimum amount of 25% dedicated for the Lord's work at Three Angels Broadcasting Network.

3ABN is not engaged in rendering any legal or tax advisory service. The purpose of this brochure is to provide general information only. For advice and assistance in specific cases, you are encouraged to counsel with your attorney or CPA.

**TRUST SUMMARY**

- ◆ All documents are processed through attorneys who will work for you to achieve the best legal way to carry out your wishes.
- ◆ There is no cost to you for legal preparation of the document, or for any amendments.
- ◆ You may change your document at any time while you are living. After you pass away, the document becomes irrevocable and cannot be changed.
- ◆ In the event you become ill or disabled, and at your request, 3ABN can assume management of your property on a temporary or permanent basis.
- ◆ At death, the expenses of probate and other court proceedings could be minimized or avoided.

**CHARITABLE REMAINDER UNITRUST**

- ◆ Bypass capital gains tax
- ◆ Monthly income for life
- ◆ A qualified Irrevocable Charitable Remainder Unitrust is tax exempt. Accordingly it pays no tax on realized gain when selling an appreciated asset. The donor is eligible for income, gift, and estate tax charitable deductions.
- ◆ At maturity, trust assets pass to the designated charitable beneficiary without probate.





**3ABN** | Planned Giving & Trust Services

3ABN Planned Giving & Trust Services  
P.O. Box 220  
West Frankfort, IL 62896

DVD will be given to everyone who **begins and completes** a document with the 3ABN Planned Giving and Trust Services Department. Call us at 800-886-4800 for more details. OFFER EXPIRES MARCH 30, 2021.



**FREE DVD**  
see details below

**BUSINESS REPLY MAIL**  
FIRST-CLASS MAIL PERMIT NO. 2 WEST FRANKFORT, IL

POSTAGE WILL BE PAID BY ADDRESSEE

3ABN PLANNED GIVING & TRUST SERVICES  
THREE ANGELS BROADCASTING NETWORK  
PO BOX 220  
WEST FRANKFORT IL 62896-9902



NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES



*“You can have a part in spreading this message around our troubled world by investing your money with 3ABN.”*

**Roy Hunt, Jr.**  
Director  
Trust officer



**Earlenne Hunt**  
Trust Officer  
Office Manager

If there's ever been a time in our world's history to consider investing in God's ministry, it is now. People are confused by what they hear from the news media. The story changes on a daily basis. What can we do?  
We can have faith in our Lord. He never changes His message, and from one day to the next, we can be assured that His message of salvation is absolute.  
But there are still many who need to hear of His love, and what He will do for them. You can have a part in spreading this message around our troubled world by investing your money with 3ABN. And the rewards are eternal.  
Please review this information and discover the many plans available to you. Remember, you can make a difference in the lives of multitudes of hurting individuals. Please call us for more information, and may Christ be at your side, always!

*Roy G. Hunt, Jr.*

Roy G. Hunt, Jr.  
Director, Planned Giving and Trust Services

Front: Roy G. Hunt, Jr., Director; Earlenne Hunt, Trust Officer/ Office Manager; Back: Karen Cordes, Trust Assistant; Valera Babb, Trust Accountant; Nancy O'Brien, Trust Officer

