

The Billy Graham Evangelistic Association is a 501(c)(3) organization. All gifts are tax deductible to the full extent allowed by law. Our Board-approved policy is that all gifts designated for a specific project be applied to the project, with up to 10% used for administrative and fund-raising expenses. Occasionally we receive more contributions for a given project than can wisely be applied to that project. When that happens, we use these funds to meet a similar pressing need. We do not provide goods or services in consideration for contributions.

BGEA is audited annually by an independent public accounting firm. Descriptions of BGEA's programs and activities, and its audited financial statements, are available upon request. Contributions are solicited with the understanding that BGEA has complete control over the use of all donated funds.

BGEA is a charter member of the Evangelical Council for Financial Accountability.

BGEA never sells or rents your information to other organizations. Occasionally BGEA may send mailings on behalf of other organizations or ministries. For more information, please visit BGEA's Privacy Policy at [BillyGraham.org/privacy-policy](https://www.billygraham.org/privacy-policy).



State regulations may affect the ability of Billy Graham Evangelistic Association to offer gift annuity contracts. The purpose of this publication is to provide information of a general nature only. For specific legal advice and assistance, you should contact your own attorney. The California Guarantee Funds or similar agencies of any other states do not cover annuities issued by a grants and annuities society.

Charitable gift annuities described in this brochure are issued and administered by BGEA, MN, a Minnesota nonprofit corporation that is a subsidiary of the Billy Graham Evangelistic Association and which exists to support its mission.

BILLY GRAHAM
Evangelistic Association
Always Good News.

Donor Ministries
1 Billy Graham Parkway
Charlotte, NC 28201-0001

Telephone: 1-877-2GRAHAM
(1-877-247-2426)
Website: [BillyGraham.org](https://www.BillyGraham.org)
Email: donor-ministries@bgea.org

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SHARE THE GOSPEL FOR YEARS TO COME.

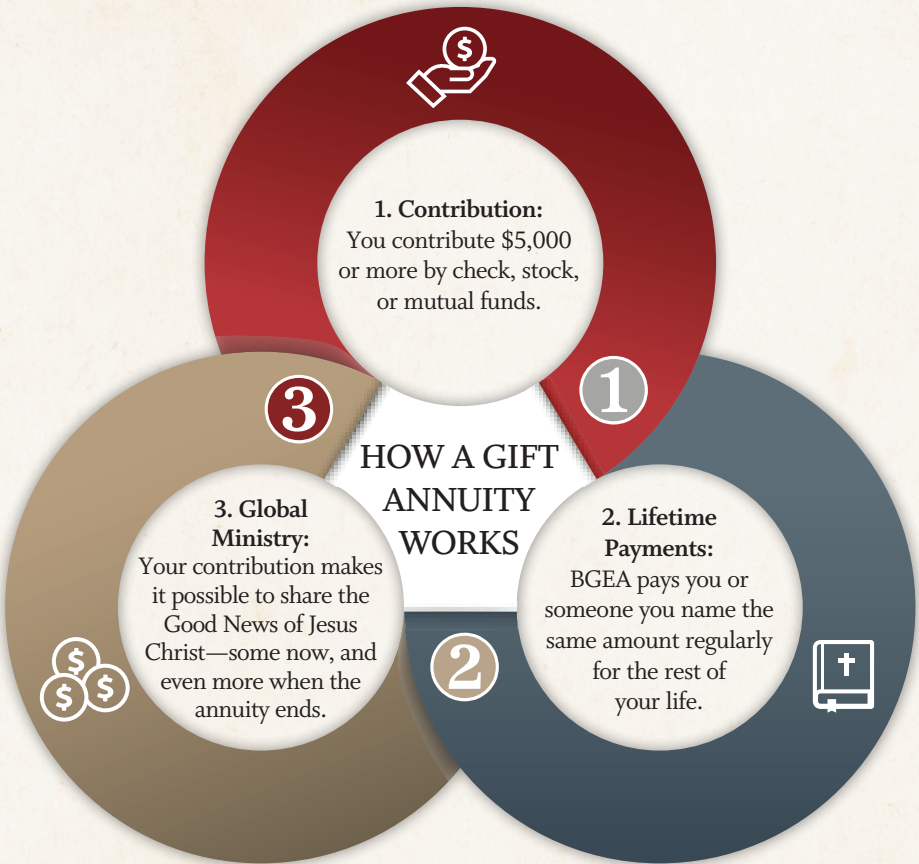


GIFT ANNUITY

INVEST IN ETERNITY THROUGH A GIFT ANNUITY.

Millions of people around the world don't know Jesus Christ. You can reach them with the Gospel through a gift annuity with the Billy Graham Evangelistic Association (BGEA).

By setting aside a permanent contribution of \$5,000 or more in cash or appreciated securities, you receive a fixed payment and tax savings. Your gift is used to share the Good News of Jesus Christ with people all across the globe.



QUESTIONS AND ANSWERS REGARDING THE CHARITABLE GIFT ANNUITY

Who should consider a gift annuity?

- Individuals or couples who can permanently set aside \$5,000 or more.
- People who need more income from those funds right now, those who want to let the annuity rate grow tax-free until they choose to start it, and anyone with appreciated stock or mutual funds who wants to reduce capital gains tax.

What gift annuity plans does BGEA offer?

There are four plans: individual immediate, joint immediate, flexible deferred, and deferred. You can read about each plan in detail at **BillyGraham.org/GiftAnnuity**, or by emailing our Donor Ministries staff at **donor-ministries@bgea.org**.

Is my gift annuity safe?

BGEA's gift annuity funds are professionally managed in a conservative portfolio of high-quality investments. Your annuity is backed by the assets and financial commitment of BGEA, a member of the Evangelical Council for Financial Accountability, and we comply with all federal and state laws regulating gift annuities.

Can I stop my gift annuity and get my money back?

No, the gift annuity contribution is irrevocable. For this reason, part of its value is tax-deductible, and you will receive a binding promise of lifetime payments from BGEA.

Can annuity payments be deferred?

Yes. A deferred payment gift annuity may be appropriate if you want to receive the payments at a later date.

How is the annuity benefit determined?

The enclosed Gift Annuity Rate Table lists the single-life annuity rates. Our annuity rates are lower than those available through insurance companies and financial institutions because yours is a charitable gift. You can calculate your benefit as follows:

1. Decide the amount of your gift.
2. Using the rate table, find the annual annuity rate shown next to your nearest age. (If your next birthday is less than six months away, you are considered a year older than your present age.)
3. Multiply your proposed gift amount by the established rate.

“Faith comes by hearing, and hearing by the word of God.”

—ROMANS 10:17, NKJV

Consider an investment in eternity.

A gift annuity through BGEA is an investment in the lifesaving work God is doing around the world. To make your gift today, please use the enclosed application; or for more information, call us toll-free at **1-877-2GRAHAM (1-877-247-2426)**.

DECISION AMERICA TOUR

