

LEAVING A LASTING LEGACY

THE CROSS | FUND

CHARITABLE GIFT ANNUITY



**BILLY  
GRAHAM**  
Evangelistic Association

*Always Good News.*

# YOUR GIFT ANNUITY CAN CHANGE LIVES FOR ETERNITY.

**M**illions of people around the world don't know Jesus Christ. You can reach them with the Gospel through a gift annuity with The Cross Fund, a subsidiary of the Billy Graham Evangelistic Association (BGEA).

A charitable gift annuity is a simple, secure arrangement that provides income to you and/or a loved one, offers substantial tax benefits, and allows you to help share the Good News of Jesus Christ.

With a gift of \$5,000 or more, you or a loved one will receive payments on an agreed schedule that you identify. The remainder of your gift will support the work of BGEA at the end of the annuitant(s) lifetime.

## HOW A GIFT ANNUITY WORKS

### 1. Contribution:

You contribute \$5,000 or more by check, stock, or mutual funds.

### 2. Lifetime Payments:

The Cross Fund pays you or someone you name regular payments for life.

### 3. Global Ministry:

When the annuity ends, the remainder of your gift will help share the Good News of Jesus Christ.



# QUESTIONS AND ANSWERS REGARDING THE CHARITABLE GIFT ANNUITY

## Who should consider a gift annuity?

- Individuals or couples who can permanently contribute \$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 payments, and anyone with appreciated stock or mutual funds who wants to reduce capital gains tax.

## Is my gift annuity safe?

BGEA issues and administers charitable gift annuities through its subsidiary The Cross Fund, which is a ministry of BGEA. Gift annuity assets are professionally managed in a segregated fund using a conservative portfolio of high-quality investments. You can be assured that your gift annuity is backed by the assets and integrity of BGEA. Our gift annuity program complies with all applicable federal and state laws and regulations.

## What types of gift annuity plans does The Cross Fund offer?

The Cross Fund offers three types of gift annuities: immediate, deferred, and flexible, each of which may be established for payments over the lifetime of one person or two. Immediate annuity payments begin once the gift has been established. Deferred payments

begin one or more years from the date of the gift. Under a flexible annuity, payments may begin within a range of dates selected by you.

Payments may be annual, semiannual, or quarterly. Rates are determined by the number of annuitants, current age of the annuitant, gift date, and when payments begin. The current rate chart for a single-life annuity is enclosed.

## 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 The Cross Fund.

“It shall be told of the Lord  
to the coming generation.”

—PSALM 22:30, ESV





## How is the annuity benefit determined?

The enclosed rate table lists the current 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 annual payment amount 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.

For a two-life rate, please contact us.

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 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.

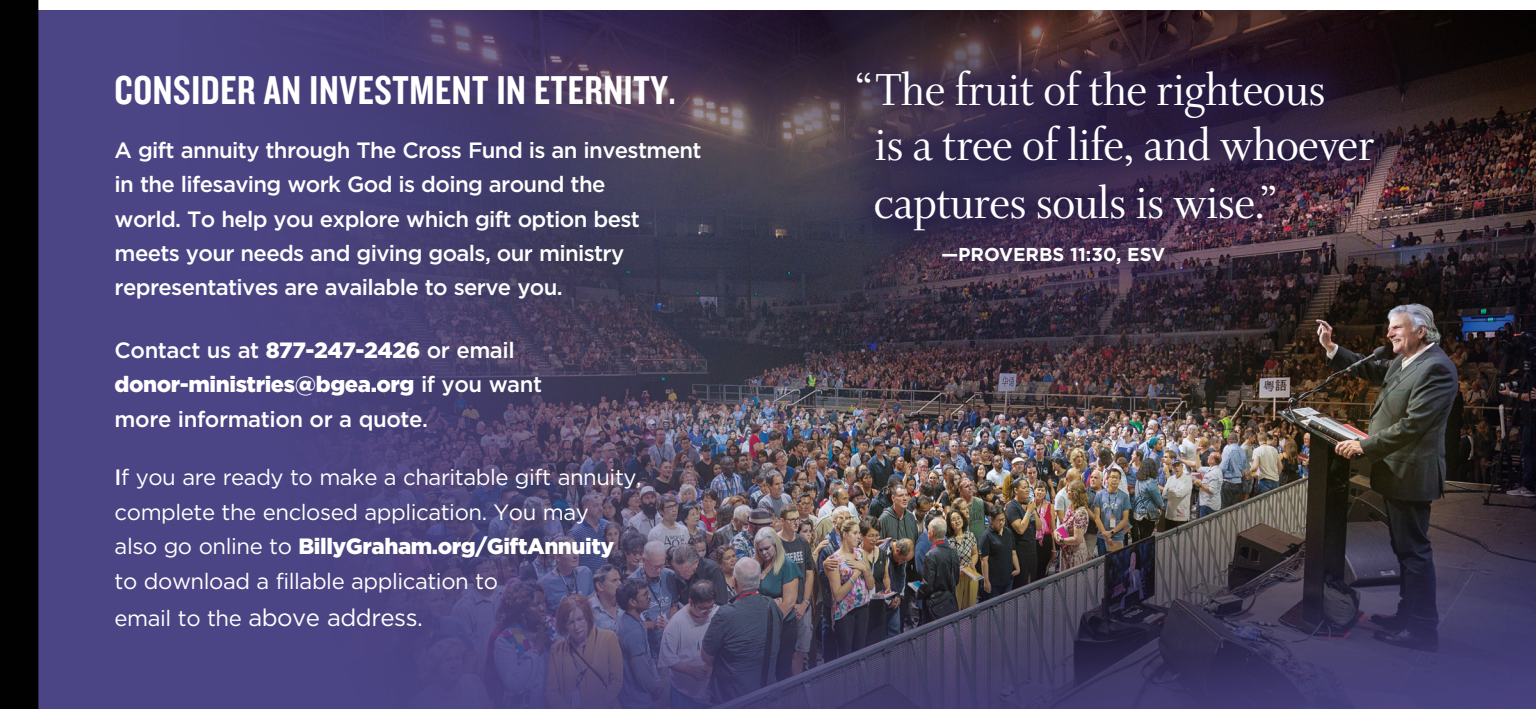
Charitable gift annuities described in this brochure are issued and administered by The Cross Fund, a nonprofit corporation that is a subsidiary of the Billy Graham Evangelistic Association and which exists to support its mission.

## CONSIDER AN INVESTMENT IN ETERNITY.

A gift annuity through The Cross Fund is an investment in the lifesaving work God is doing around the world. To help you explore which gift option best meets your needs and giving goals, our ministry representatives are available to serve you.

Contact us at **877-247-2426** or email [donor-ministries@bgea.org](mailto:donor-ministries@bgea.org) if you want more information or a quote.

If you are ready to make a charitable gift annuity, complete the enclosed application. You may also go online to [BillyGraham.org/GiftAnnuity](https://www.BillyGraham.org/GiftAnnuity) to download a fillable application to email to the above address.



“The fruit of the righteous is a tree of life, and whoever captures souls is wise.”

—PROVERBS 11:30, ESV

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