

↓ Tired of Low Interest Rates ?

Today's low rates can certainly negatively impact our spendable income and therefore our quality of life. Our St John Lutheran Endowment Fund along with the LCMS Foundation may be able to help.

We are pleased to offer *Charitable Gift Annuities* to our members. The donor transfers property (cash or publicly traded securities) to the LCMS Foundation and the Foundation promises to pay the annuity for one or two lives. The *Gift Annuity* may be established with as little as \$5,000.

The amount of the *Gift Annuity* payment is determined when the gift is established, based on the amount of the gift, and the age of the annuitants.

After the death of the annuitant(s), the remainder of the gift is given to our Endowment Fund where it will continue benefiting SJL ministries forever. The donor(s) will receive lifetime income on a quarterly basis as long as they live. The donor(s) also receive their income partially tax free and possibly an additional charitable gift deduction in the year the gift is made.

Here are examples of some pay out rates effective July 1,2011.

Single Life	Age/Ages	Two Lives-Joint and Survivor
5.3	65	
6.5	75	
8.4	85	
	65/65	4
	75/75	5.7
	85/85	7.4

For more information and/or a private consultation please call Dave Memmer our Endowment Committee chairman at 419.395.1048.

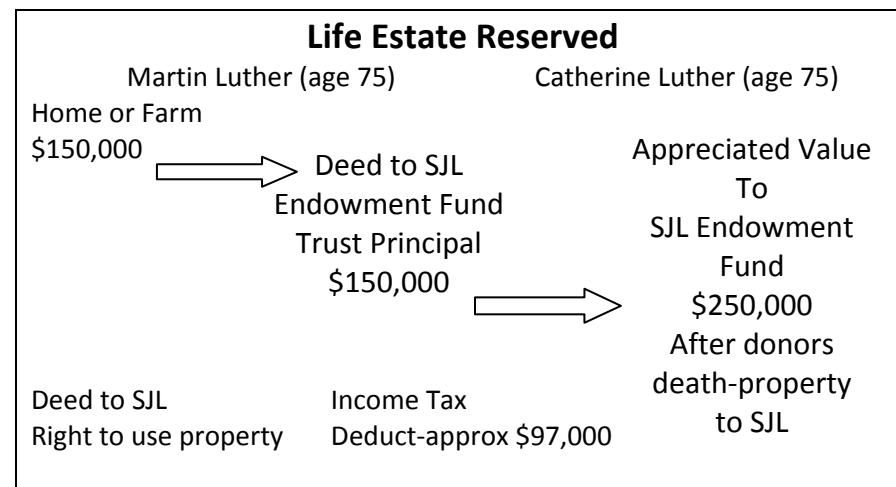
Thank you



Home Sweet Home

Did you know your home can be a great future legacy gift for our endowment fund at St. John? Few investments offer the life enjoyment, tax advantages and investment potential real estate can provide.

The "Retained Life Estate" arrangement is and opportunity to continue living in or using your home, vacation home, or farm while also establishing a gift now – and enjoy the benefits, including current tax savings, that usually characterize only lifetime charitable gifts. Here's an example:



While this may seem a bit complicated, it's really quite easy to accomplish. For information contact Dave Memmer, Chairman SJL Endowment at 419-395-1048 or email Dave at drmemmer@yahoo.com. All inquiries held in strict confidence.