

A Good Measure

Scripture tells us that in the act of giving we receive more than we thought imaginable. Most of us experience the reality of this truism through the eyes of a child, the gratitude of a life changed, or through the vision that is inherent in the spirit of philanthropy.

Some may find it surprising that U.S. tax laws take this reality one step further and provide tangible evidence that a charitable gift changes much more than the charity on the receiving end. It is with this purpose in mind that our laws embrace planning strategies like the charitable gift annuity, offering many incentives that nurture a philanthropic society.

*Give, and it will be given to you.
A good measure, pressed down,
shaken together and running
over, will be poured into your lap.
For with the measure you use,
it will be measured to you.*

~ Luke 6:38



At Cross International, the gospel motivates us to connect those in deepest need with generous believers and local ministry partners. Our passion is to transform the needs we see into a new reality; healthy children with joyful smiles and inspired minds; communities with clean water, nutritious food, and strong families; and hearts full of hope for the future. Changing lives is our goal, so we form strong relationships and manage resources wisely, sowing seeds that will reap a harvest for years to come.



To discuss your legacy, contact

Cross International

600 SW 3rd Street, Suite 2201
Pompano Beach, FL 33060
PlannedGiving@CrossInternational.org
800-391-8545

For further information and resources including interactive gift planning calculators, visit our website at:

CrossInternationalLegacy.org

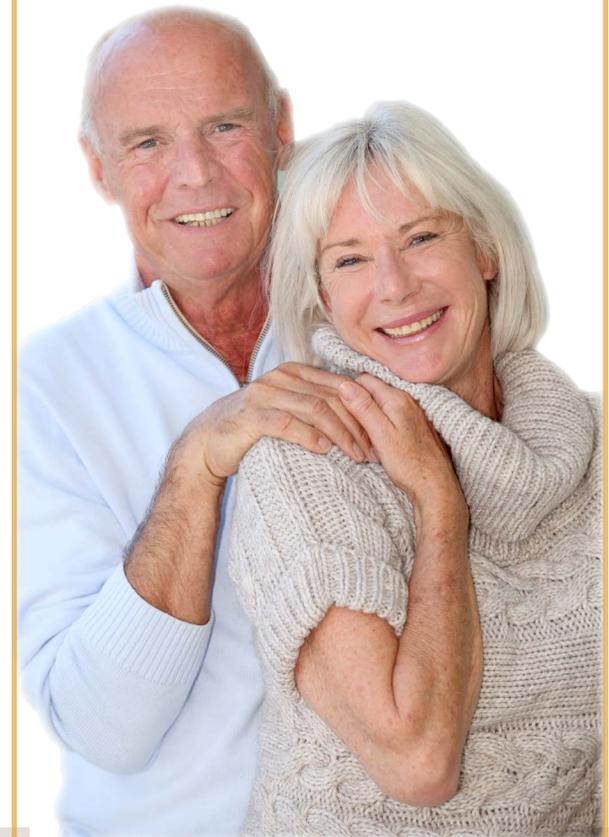


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In Giving, You Receive

The Charitable Gift Annuity



What is a Charitable Gift Annuity?

A Charitable Gift Annuity is an agreement between you and a charity such as Cross International. When you transfer your cash or appreciated property to Cross, we agree to pay you income for the rest of your life and, if you desire, that of your spouse or other beneficiary. Your payment will be fixed, which means that your income will never change. Your rate is based on your age and the age of any other beneficiary at the time you make the agreement with us.

How a Gift Annuity Works Three Easy Steps

- 1. Sign a contract** ~ In a written agreement, you give your asset to Cross International.
- 2. Get lifetime income** ~ Payments are made to you, or another beneficiary, in regular installments. You also receive a tax deduction.
- 3. Leave a legacy** ~ The value of your gift goes to Cross International, to benefit worldwide mission — feeding, schooling, housing, and other areas of outreach to vulnerable children and families.

What are the Benefits?

There are many benefits to establishing a Charitable Gift Annuity. In addition to fixed income for life, you will receive a charitable income tax deduction to reduce your taxes in the year you make your gift. If you make a gift of appreciated property such as stock or real estate, you may also avoid paying some of the capital gains tax on the sale of your property. The gift annuity also provides satisfaction in knowing you will help change lives as an act of stewardship.

How is My Gift Annuity Taxed?

A gift annuity produces ordinary income that will be taxed at your normal income tax rate. However, if your gift is appreciated property, a portion of your income will be taxed at the lower capital gains tax rate. A portion of your income could even be tax-free if you make a gift of cash or appreciated property.

Can My Income Be Deferred?

You may choose to fund a Charitable Gift Annuity now, but defer receiving payments until retirement or some future date, when you or your spouse or other beneficiary may need the additional income. Your future payment rate will be higher and you will benefit from a tax deduction the year you make the gift.

Calculate Your Benefits

Would you like to see the benefits of creating a Charitable Gift Annuity? You can use the Gift Annuity Calculator on our website to estimate income projections or tax deductions based on your gift of cash or appreciated property. Go to www.CrossInternationalLegacy.org.