



WESTERN
ADVENTIST
FOUNDATION

W E V A L U E Y O U R T R U S T

Dear Friends,

For many years, individuals looking to support their favorite ministries and receive lifetime income have turned to Charitable Gift Annuities (CGAs) as a trusted and straightforward giving solution. These agreements allow donors to make a gift to the ministry while also receiving stable payments for their lifetime and often the lifetime of a spouse.

Background

A CGA is a simple contract between a donor and a charitable organization. In exchange for a gift—often made with cash, property, or appreciated securities—the donor receives fixed payments for life, even if the sum of these payments eventually exceeds the original gift amount. This type of plan is especially appealing to those seeking reliable income and an immediate charitable deduction. When appreciated assets are used, any capital gains are spread out over the payment period rather than recognized all at once. If gains remain undistributed after the donor(s) pass away, they are not subject to tax.

Practical Considerations

The Pacific Union Conference (PUA), in partnership with Western Adventist Foundation, have administered CGAs for decades—working closely with several partner ministries to ensure each gift is set up with care. Below are key points to consider:

- Cash or appreciated securities may fund a CGA; many use assets they no longer need for daily expenses.
- One or two individuals may be income beneficiaries; annuities can cover up to two lifetimes.
- Payout rates are based on donor age(s) at the time of the gift; and follow the American Council on Gift Annuities (ACGA) suggested rates.
- Donors typically receive a partial charitable income tax deduction in the year of the gift.
- A portion of each payment is often tax-free for several years.
- As with Legacy CGAs, traditional CGAs are irrevocable once established.

How to Start & What Happens Next

To explore a Charitable Gift Annuity (CGA), we start by creating a personalized illustration. With just some basic information—like your age(s) and potential gift amount—we can show you what your payments and benefits might look like, so you can decide whether to move forward. If you choose to proceed, simply complete the application form and send it in along with your gift of at least \$5,000. If you're planning to fund the CGA with proceeds from a property sale, please contact us before starting the process.

Once we receive your gift and application, we will review the documents and prepare your official CGA agreement. We'll send it to you for review and signature, along with a return envelope. After we receive the signed agreement, we'll finalize everything and schedule your payments. If any payments are delayed, we'll make them up to you after the agreement has been fully ratified.

As always, we're here to help. Don't hesitate to reach out if you have any questions or would like to explore whether a CGA is the right option for you.

Sincerely,

The Pacific Union Conference &
Western Adventist Foundation



**A Ministry of the Pacific Union Conference
Since 1997**

We Value Your Trust



Charitable Gift Annuity Application

Phone: (602) 220-0042
Fax: (480) 508-7810
Toll Free: 1 (866) 356-5595
Email: Info@wafsda.org

The Pacific Union Conference of Seventh-day Adventists
c/o Western Adventist Foundation
MAILING ADDRESS: PO Box 15430, Scottsdale, AZ 85267
FEDEX: 13825 N Northsight Blvd. Bldg. A-201, Scottsdale, AZ 85260

Instructions: Please write carefully with a blue or black pen.

1st Individual:

Donor: _____ Birth Date: _____

Address: _____ Soc. Sec. #: _____

City: _____ State: _____ Zip: _____ Phone: _____

Marital Status: _____ Payment Recipient (Y/N)? _____ Gender M: _____ F: _____

Email address: _____

2nd Individual: (If Applicable)

Donor: _____ Birth Date: _____

Address: _____ Soc. Sec. #: _____

City: _____ State: _____ Zip: _____ Phone: _____

Marital Status: _____ Payment Recipient (Y/N)? _____ Gender M: _____ F: _____

Email address: _____

Agreement Provisions

I/We HEREBY DECLARE that it is my/our desire to obtain a charitable gift annuity from the PACIFIC UNION CONFERENCE (PUA) with the following provisions:

What type of annuity is being created?

- ☐ Immediate (earliest start payment date)
☐ Deferred (standard) initial payout year _____ ☐ Deferred (flexible) target payout year _____

What is the Annuity Gift Amount?

\$

- ☐ These are separate funds
☐ These are joint funds (if spouse is not a beneficiary, please include or request a spousal consent form)

What is the Annuity Payout Rate?

%

**Percentage is located on your CGA illustration*

What is the Annuity Payout Frequency?

- ☐ Monthly ☐ Quarterly ☐ Semi-Annually (June & December) ☐ Annually (December)

What is your preferred ministry/project? _____

**Attach Proof of Donor(s) Residency if necessary. Please contact your development officer for details.*

Processing & Additional Information from PUA/WAF:

- The Donor is responsible for communicating in writing any preferences regarding notification and any final use of funds to the charitable remainder beneficiaries in the space for “additional information from donor”, below.
- At funding, the highest Applicable Federal Rate (AFR) rate is assumed to provide the highest charitable deduction to the donor(s). If you would prefer the lower rate to provide a higher tax-free payment but lower deduction, please indicate this in the space for “additional information from donor”, below.
- Deferred Flexible Annuities assume a range of 10 years around the target date selected. Please indicate in the space provided if you would like a different range of years.
- The actual start of payments is dependent upon receipt of the properly executed CGA agreement along with the funding specified on the previous page. Any missed payments/pro-rata payment will be made upon the execution of the agreement by all parties.

Additional Information from Donor:

I/WE FURTHER DECLARE that:

1. I/We understand this gift is irrevocable, that it will be paid to me/us during my/our lifetime, and that it will terminate with the last payment prior to my/our death.
2. After making the donation for this gift annuity, I/we have adequate income and assets to provide for my/our living expenses.
3. I/We am not entering into this annuity agreement to become eligible for any type of public assistance including but not limited to Medi-Cal or Medicaid.
4. I/We understand that annuity funds received without a signed contract will be deposited into a money market account and will only be placed into the reserve fund or permanent investment upon receipt of the signed contract.
5. I/We understand that fees for management of this charitable gift annuity will be deducted before the designated charity receives the remainder gift.
6. All of the foregoing statements made by me to obtain said gift annuity are complete, true and correct, and I/We understand that the Pacific Union Conference of Seventh-day Adventists, and its managing agent, Western Adventist Foundation, believing them to be such, will rely and act on them.

No legal advice is provided, and individuals should seek the advice of their own legal counsel.

1st Individual Signature

2nd Individual Signature (if applicable)

Witness

Development Officer & ORG (if applicable)

Dated at _____ on the _____ day of _____ 20____
City/State