



Double Your CD Return and Advance the Mission!

Valerie Johnson is a retired high school English teacher. She is also a "saver." Valerie's heart has resonated with the biblical wisdom on saving for as long as she can remember, prompting her to

acquire a number of certificates of deposit (CDs).

Over the past few years, Valerie noted, the return on CDs declined significantly. She researched several providers but simply did not find a satisfying rate of return.

Interested in arranging a secure, high return, Valerie talked with a friend who had set up a Gift Annuity with a ministry she supports. Valerie thought perhaps a Gift Annuity would provide the secure, higher return she was looking for while also addressing her commitment to give generously.

Valerie called Pine Rest Foundation to ask about a Gift Annuity. She was very pleased to discover that, based on her age, a Gift Annuity would pay 6%. The arrangement also offered a good tax deduction and some tax-free income.

After learning how easy it would be to set up the arrangement, Valerie transferred \$20,000 from a matured CD into a Charitable Gift Annuity. She was delighted with her 6% annuity and very happy when her tax preparer confirmed that the charitable deduction would save her more than \$3,000 in taxes this year.

Payments from the Gift Annuity for Valerie are fixed for her lifetime and the rate is about double what she had received from her one-year certificate of deposit. She is very pleased with the increased income and the opportunity to support Pine Rest Foundation.

For a FREE copy of "Advance Pine Rest's Mission and Increase Your Income" contact Ron Rozema from Pine Rest Foundation at 616-222-4522 or Ron.Rozema@pinerest.org