



Charitable Gift Annuities





Charitable Gift Annuity

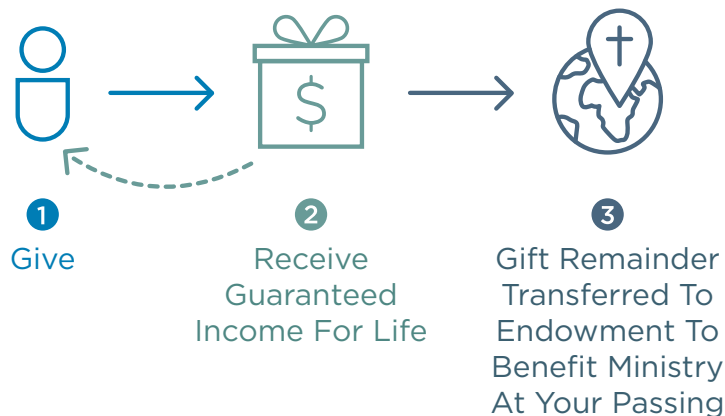
A charitable gift annuity, or CGA, allows you to make a gift to ministry while receiving immediate tax benefits and guaranteed lifetime income. After your death, the remainder of the gift is placed into endowment to benefit the ministry or ministries you've selected.

CGAs are an excellent giving option for anyone of retirement age who desires to give charitably and values the security of a dependable income stream. Payment rates are based on rates set by the American Council on Gift Annuities (ACGA) and WatersEdge's Gift Acceptance Policy. The older you are when you create a CGA, the higher

your annual payout. Rates also differ slightly between individuals and couples. Though CGAs are typically funded with cash or stock, they can also accept qualified charitable distributions (QCDs) from a traditional individual retirement account (IRA).

Known as an IRA charitable rollover, individuals age 70½ or older are eligible to make a one-time, tax-free transfer from an IRA to a CGA. However, unlike traditionally funded CGAs, annual payments from an IRA-funded CGA will be taxed as ordinary income since the IRA distribution used to create your CGA is not taxed.

HOW IT WORKS



“I wanted to put the money where it was most needed. I know I can't do it all, but I hope this gift will support someone with the talent of teaching people about Jesus.”

Lakie G. | McAlester, OK

FUNDING OPTIONS

When funding a charitable gift annuity, you have two options: use traditional assets such as cash or stock, or use a qualified charitable distribution from your IRA. See which option is a better fit for you by comparing the features of each below.

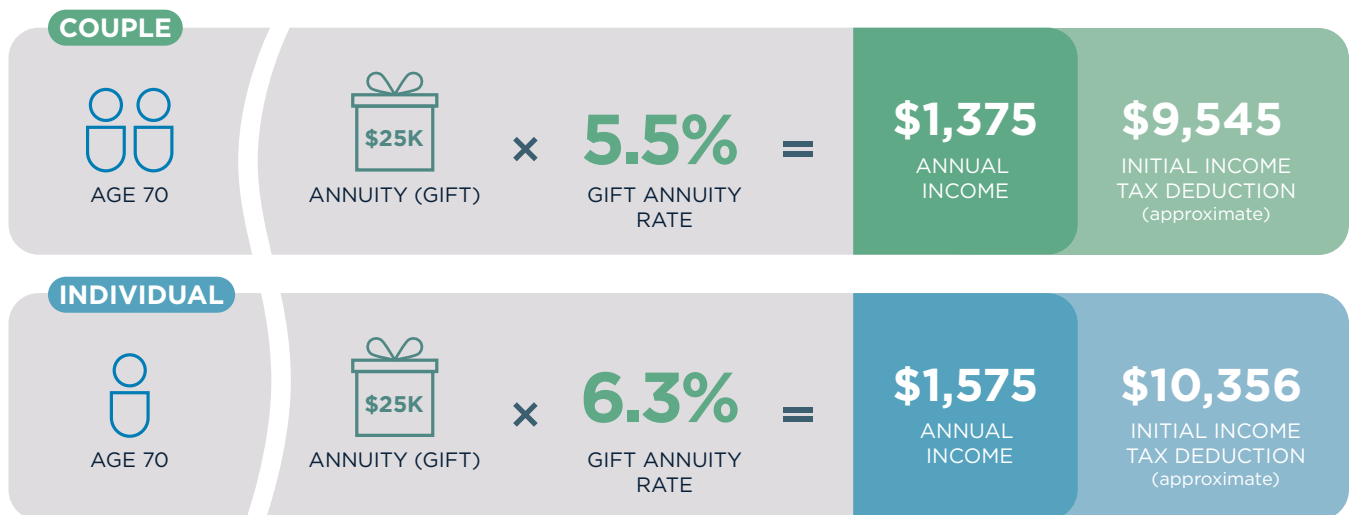
Features	CGA Funded With IRA	CGA Funded With Other Assets
Taxation of payments	100% ordinary income	Partially tax free
Tax deduction	✗	✓
Counts toward Required Minimum Distribution	✓	✗
Maximum gift amount	\$53K	N/A
Repeatable over lifetime	✗	✓
Can benefit someone other than donor and spouse	✗	✓
Fixed income for life	✓	✓
Can be made before age 70½	✗	✓
Option to defer start date for payments	✗	✓
Payments partially tax free	✗	✓

KEY BENEFITS

- 1 Receive Income For Life**
Fixed rates guarantee the same annual payment for life, even if you outlive the value of your gift.
- 2 Protect Your Spouse**
For couples, income can continue for the surviving spouse after the death of the first.
- 3 Enjoy Tax Benefits**
Claim immediate tax benefits when you create your CGA. A portion of the payments you receive may also be tax-free for a period of time.
- 4 Get Paid On Your Schedule**
You can choose to receive monthly, quarterly, semi-annual or annual payments from your CGA.

GIVING EXAMPLE

Mr. and Mrs. Smith are both 70 years old and decide to establish a \$25,000 charitable gift annuity to ultimately benefit their church. They qualify for a 5.5% rate on their annuity, meaning they would receive a \$1,375 annual payment from the annuity. The Smiths will also receive an initial income tax deduction of about \$9,545, plus ongoing annual tax benefits. This \$1,375 annual payment will continue for the rest of the Smiths' lives, even if they outlive the value of their \$25,000 gift.



Actual annuity rates and income tax deduction depend on current ACGA and IRS rates.

Charitable Gift Annuity Rates

SINGLE LIFE									
Age	Rate	Age	Rate	Age	Rate	Age	Rate	Age	Rate
65	5.7	71	6.4	77	7.4	83	8.7	89	9.9
66	5.8	72	6.6	78	7.6	84	8.9	90+	10.1
67	5.9	73	6.7	79	7.8	85	9.1		
68	6.1	74	6.8	80	8.1	86	9.3		
69	6.2	75	7	81	8.3	87	9.5		
70	6.3	76	7.2	82	8.5	88	9.7		

TWO LIVES – JOINT AND SURVIVOR														
Younger Age	Older Age	Rate	Younger Age	Older Age	Rate	Younger Age	Older Age	Rate	Younger Age	Older Age	Rate	Younger Age	Older Age	Rate
65	65	5.0	71	71	5.6	76	82-83	6.7	80	93-95+	7.8	84	90	8.5
65	66-68	5.1	71	72-73	5.7	76	84-85	6.8	81	81	7.1	84	91-92	8.6
65	69-71	5.2	71	74	5.8	76	86-88	6.9	81	82	7.2	84	93-95+	8.7
65	72-74	5.3	71	75-76	5.9	76	89-95+	7.0	81	83	7.3	85	85	8.1
65	75-78	5.4	71	77-78	6.0	77	77-78	6.5	81	84	7.4	85	86	8.2
65	79-95+	5.5	71	79-80	6.1	77	79	6.6	81	85	7.5	85	87	8.3
66	66-67	5.1	71	81-95+	6.2	77	80-81	6.7	81	86-87	7.6	85	88	8.5
66	68-69	5.2	72	72	5.7	77	82-83	6.8	81	88	7.7	85	89	8.6
66	70-72	5.3	72	73	5.8	77	84-85	6.9	81	89-90	7.8	85	90	8.7
66	73-75	5.4	72	74-75	5.9	77	86-87	7.0	81	91	7.9	85	91	8.8
66	76-79	5.5	72	76	6.0	77	88-90	7.1	81	92-94	8.0	85	92-95+	8.9
66	80-95+	5.6	72	77-78	6.1	77	91-95+	7.2	81	95+	8.1	86	86	8.3
67	67-68	5.2	72	79-80	6.2	78	78	6.6	82	82	7.3	86	87	8.5
67	69-70	5.3	72	81-83	6.3	78	79	6.7	82	83	7.4	86	88	8.6
67	71-73	5.4	72	84-95+	6.4	78	80-81	6.8	82	84	7.5	86	89	8.8
67	74-75	5.5	73	73	5.9	78	82	6.9	82	85	7.6	86	90	8.9
67	76-79	5.6	73	74-75	6.0	78	83-84	7.0	82	86	7.7	86	91	9.0
67	80-95+	5.7	73	76	6.1	78	85-86	7.1	82	87	7.8	86	92-95+	9.1
68	68-69	5.3	73	77-78	6.2	78	87-88	7.2	82	88	7.9	87	87	8.7
68	70-71	5.4	73	79-80	6.3	78	89-91	7.3	82	89-90	8.0	87	88	8.8
68	72-73	5.5	73	81-83	6.4	78	92-95+	7.4	82	91	8.1	87	89	9.0
68	74-76	5.6	73	84-95+	6.5	79	79	6.8	82	92-93	8.2	87	90	9.1
68	77-79	5.7	74	74	6.0	79	80-81	6.9	82	94-95+	8.3	87	91-95+	9.3
68	80-82	5.8	74	75	6.1	79	82	7.0	83	83	7.5	88	88	9.0
68	83-95+	5.9	74	76	6.2	79	83-84	7.1	83	84	7.7	88	89	9.2
69	69-70	5.4	74	77-78	6.3	79	85	7.2	83	85	7.8	88	90	9.4
69	71-72	5.5	74	79-80	6.4	79	86-87	7.3	83	86	7.9	88	91-95+	9.5
69	73-74	5.6	74	81-83	6.5	79	88-89	7.4	83	87	8.0	89	89	9.4
69	75-76	5.7	74	84-95+	6.6	79	90-92	7.5	83	88	8.1	89	90	9.6
69	77-79	5.8	75	75	6.2	79	93-95+	7.6	83	89	8.2	89	91-95+	9.7
69	80-82	5.9	75	76-77	6.3	80	80	6.9	83	90-91	8.3	90	90	9.8
69	83-95+	6.0	75	78-79	6.4	80	81	7.0	83	92	8.4	90	91-95+	9.9
70	70	5.5	75	80-81	6.5	80	82	7.1	83	93-95+	8.5	91	91-95+	9.9
70	71-72	5.6	75	82-83	6.6	80	83	7.2	84	84	7.8	92	92-95+	9.9
70	73-74	5.7	75	84-86	6.7	80	84-85	7.3	84	85	7.9	93	93-95+	9.9
70	75-76	5.8	75	87-95+	6.8	80	86	7.4	84	86	8.0	94	94-95+	9.9
70	77-78	5.9	76	76-77	6.4	80	87-88	7.5	84	87	8.2	95+	95+	9.9
70	79-81	6.0	76	78-79	6.5	80	89	7.6	84	88	8.3			
70	82-95+	6.1	76	80-81	6.6	80	90-92	7.7	84	89	8.4			

Approved by the American Council on Gift Annuities. Rates are subject to change; however, once a contract is signed, the payment is fixed at that rate for the life of the annuitant payee(s).

Effective January 1, 2024

Charitable Gift Annuity Mandatory Disclosure

Thank you for considering a charitable gift annuity through WatersEdge for the benefit of your selected charitable organization. A gift annuity is an irrevocable contract between you and WatersEdge. Your gift enables you to receive fixed payments for your lifetime. You may also benefit from a charitable income tax deduction for part of the gift amount. Your potential benefits and payment information are detailed in the accompanying charitable gift annuity proposal.

The annuity amount is based upon your age(s) and the standard rates of the American Council on Gift Annuities. A gift annuity is governed by the laws of the state in which you reside. It may not be transferred or assigned, except that you may at a future time voluntarily assign it to WatersEdge. Provided, gift annuities funded with an IRA charitable rollover may not be assigned or transferred.

A gift annuity is a general obligation of WatersEdge and is backed by all our assets. As of January 1, 2024, WatersEdge manages in excess of \$679,300,000 in assets. These funds are invested in a diversified portfolio of stocks, bonds and other assets. Of this amount, WatersEdge has net assets of approximately \$64,000,000 which includes a gift annuity reserve fund valued at over \$330,000 as of January 1, 2024. Gift annuity investment funds are exempt from federal securities laws under the Philanthropy Protection Act of 1995. This explanation of the gift annuity is consistent with the disclosure required by that law. Our actions are designed to secure the benefits of your gift annuity for your lifetime.

In January of each year, WatersEdge will send tax information (Form 1099-R) to you to provide to your tax preparer.

WatersEdge recommends that you take this explanation to your qualified professional advisor. Your advisor can give you counsel regarding the risks, taxation and fixed payments from a gift annuity. We offer this information solely for educational purposes and emphasize that we are not giving tax, legal or other professional counsel. For such information, you should contact your qualified professional advisor.

PRIVACY NOTICE

Providers of services that are financial in nature are now required to inform their clients of their policies regarding privacy of client information. Although we have always protected your right to privacy, maintaining your trust and confidence is a high priority.

Types of Nonpublic Personal Information We Collect

We collect nonpublic personal information about you that is provided to us by you or obtained by us with your authorization.

Parties to Whom We Disclose Information

For current and former clients, we do not disclose any nonpublic personal information obtained in the course of our business except as required or permitted by law. Permitted disclosures include, for instance, providing information to our employees, and in limited situations, to unrelated third parties who need to know that information to assist in providing services to you. In all such situations, we stress the confidential nature of the information being shared.

Protecting the Confidentiality and Security of Current and Former Clients' Information

We retain records relating to services that we provide so that we are better able to assist you with your professional needs and, in some cases, to comply with professional guidelines. In order to guard your nonpublic personal information, we maintain physical, electronic, and procedural safeguards that comply with our professional standards.

Please call if you have any questions, because your privacy, our professional ethics, and the ability to provide you with quality services are very important to us.

WatersEdge
3800 N. May Avenue
Oklahoma City, OK 73112
(405) 949-9500

Charitable Gift Annuity Form

To create a charitable gift annuity, please complete and return the following form to WatersEdge by email, fax, or mail.

Email: give@WatersEdge.com
Fax: 405-948-7862
Mail: WatersEdge
3800 N. May Ave.
Oklahoma City, OK 73112

Personal Information

This information is used to calculate the rate of payment based on the ACGA tables and to provide required identification details for the charitable gift annuity agreement.

FIRST ANNUITANT

Full Legal Name: _____

Date of Birth: _____ SSN: _____

Email: _____

MARITAL STATUS

Most married couples select the two-life annuity option. This allows the surviving spouse to continue receiving fixed payments after the death of his or her spouse.

Please Check One: Single Married Widowed

SECOND ANNUITANT *(if applicable)*

Full Legal Name: _____

Date of Birth: _____ SSN: _____

Email: _____

Donor Contact Information

Mailing Address: _____

City: _____ State: _____ Zip: _____

Phone: (____) _____ Email: _____

Preferred Contact Method: Email Phone Letter

Church Membership: _____

Charitable Endowment Beneficiary Details

Please describe the endowment beneficiary or beneficiaries of the charitable gift annuity below. The total for the allocation percentages when added together must equal 100%. Beneficiaries must be qualified 501(c)(3) charitable organizations and qualify as a Ministry Partner under the WatersEdge Gift Acceptance Policy. If there are restrictions or designations, please describe in detail below.

Beneficiary Organization Name	Distribution Percentage
_____	_____ %
_____	_____ %
_____	_____ %
_____	_____ %
_____	_____ %
TOTAL:	_____ %

Gift Details

WatersEdge will issue a receipt and provide a letter confirming the gift format and contribution value for tax purposes and donor records.

Approximate Initial Funding Amount: _____

Asset Information

Asset descriptions assist WatersEdge in accurately preparing the donor's tax receipt.

Cash or Cash Equivalent IRA Other Asset: _____

If the gift is not being made in cash or IRA assets, please complete the following:

Cost Basis: _____ Approximate Present Value: _____

Gifted Asset Held (check one): More than 1 year Less than 1 year

Security's Name (if applicable): _____ Number of Shares: _____

Tax Information

This section is optional and is used to provide the most accurate estimates for tax related calculations that are provided to the donor.

Filing Method: Donor plans to itemize deductions
(check one) Donor plans to take the standard deduction

Annual Income Estimate: _____

IRA Transfer Instructions *(if applicable)*

If funding the CGA using an IRA charitable rollover (qualified charitable distribution), follow these steps.

1 Provide IRA Custodian Contact Information

Name: _____

Phone: _____ Email: _____

2 Ask Custodian/Agent To Wire QCD To WatersEdge Using These Instructions

Security Transfer Instructions
Charles Schwab & Co., Inc.
DTC Clearing # 0164
"The Baptist Foundation of Oklahoma"
Act # 9856-5521

Contact Information
Chief Investment Officer
Phone: 800-949-9988
Email: cio@WatersEdgeServices.org

WatersEdge Tax ID Number
EIN 73-0623038

Or, send a check to WatersEdge payable to The Baptist Foundation of Oklahoma dba WatersEdge and mail it to WatersEdge, Department 960598, Oklahoma City, OK 73196-0598.

3 Contact Us For Instructions On How To Wire Cash To WatersEdge

Fixed Payment Details

Please describe the frequency the donor would prefer the fixed payments* to be made *(check one)*:

Monthly Quarterly Semi-Annually Annually

Please describe the date the donor plans to make the gift: _____

**Fixed payments will begin on the first day of the month of the period selected above, unless the donor(s) request that payments be either deferred to a date certain or retain the flexibility to begin payments at a later determined date. Provided, gifts funded with IRA Charitable Rollovers cannot be deferred.*

Acknowledgment

With the permission of the donor or donors, WatersEdge will notify the charitable beneficiary of the gift annuity and the donor's name(s) in order that the charitable beneficiaries may thank the donor for the gift. Please check only one box to designate how gifts should be acknowledged.

- Please identify this gift as ANONYMOUS to the Beneficiary Organizations
- Please share the donor's name with the Beneficiary Organizations
 - Immediately
 - Only upon my death

Signature

Please sign and date below to confirm that this document reflects the donor's intentions.

INITIAL I accept receipt of the Charitable Gift Annuity Mandatory Disclosure enclosed.

INITIAL I waive the necessity of receiving Credit Advice Memorandum(s) for each payment
to _____ Bank.

INITIAL I am open to being interviewed for a donor story or other promotional materials.

I have reviewed the information on this Gift Annuity Information Form and acknowledge that it is accurate.

SIGNATURE

DATE

How Did You Hear About Us?

Tell us how you heard about WatersEdge (*choose all that apply*):

- Professional Advisor Pastor Church Presentation
 Web/Marketing Ministry Staff Other

Please list specific name(s) and/or organization(s): _____

Authorization Agreement for Automatic Deposits

As a convenience to me, I hereby authorize and request WatersEdge to deposit my earnings directly to my (mark only one):

_____ Checking account _____ Savings account

I hereby authorize and request my financial institution to credit the same to my account. I agree that my financial institution is not responsible for the correctness of any direct deposits to my account by WatersEdge and shall not hold it liable for crediting my account accordingly.

I understand that I may terminate this agreement by giving written notice to WatersEdge at any time but must allow WatersEdge a reasonable amount of time after receipt to act upon it.

Name (please print): _____ SSN: _____

Bank (or Depository) Name: _____

Transit/ABA No. _____ Account No. _____

SIGNATURE

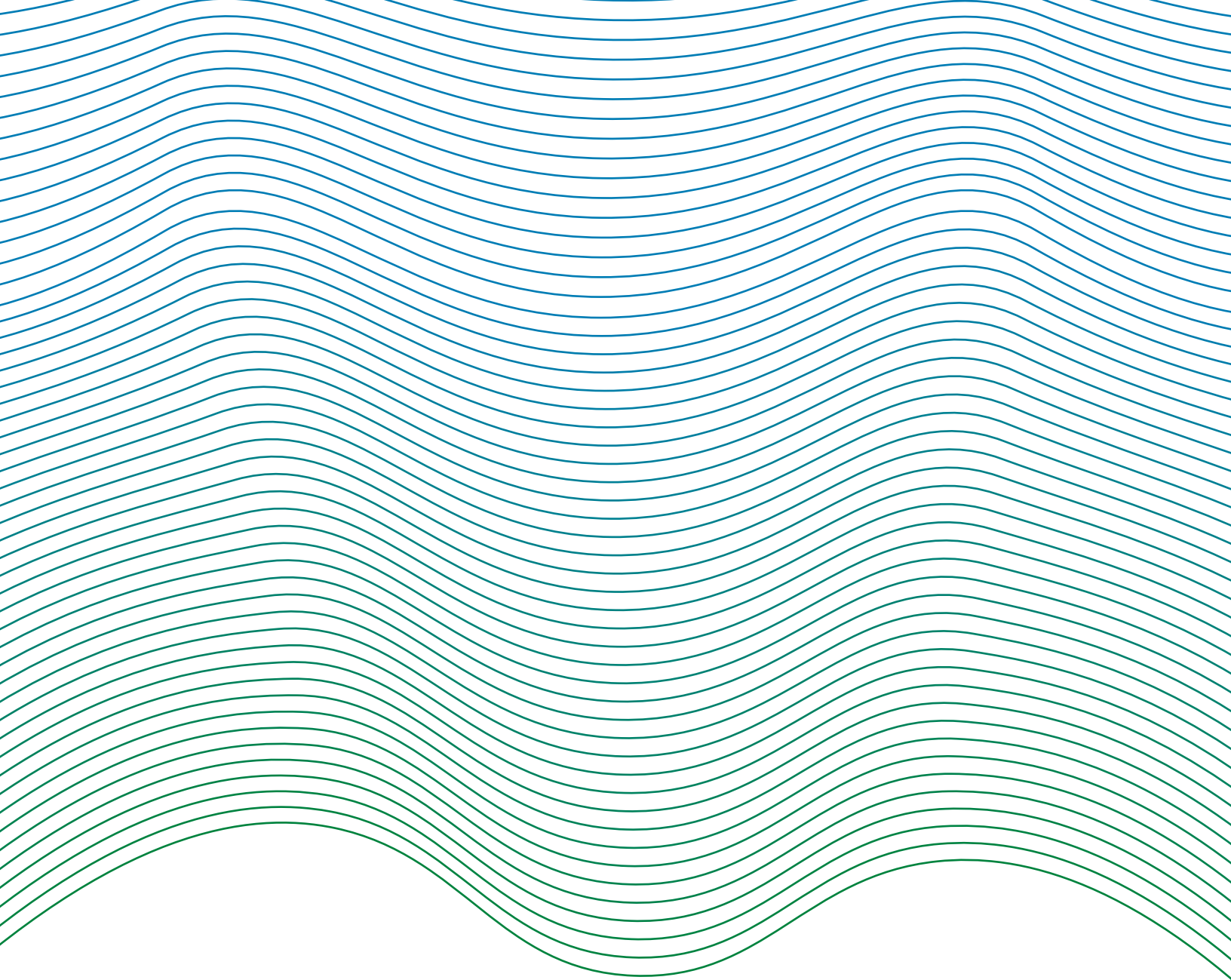
DATE

Please attach a voided check before returning.

NOTES

NOTES

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3800 N. May Ave.) 800-949-9988
Oklahoma City, OK 73112 WatersEdge.com