Generosity & Endowment Committee
April 2026

WHAT? INCOME FOR LIFE, MAYBE A TAX DEDUCTION, AND A GIFT TO RLC.

HOW CAN THAT BE? HERE'S HOW…

1. Are you aware that you can generate income for the rest of your life, (examples: current income rates are 7.0% for someone 75 years old, 6.3% for age 70, and 5.7% for age 65; AND

2. Get a tax deduction (if you itemize charitable donations) in the year you make the relevant decision; AND

3. Make a gift to benefit Resurrection Lutheran Church when you pass on to your heavenly reward?

This opportunity is called a Charitable Gift Annuity, an instrument available from the ELCA Foundation that gives income to you, can save on taxes, and leaves a gift for RLC. CGA's are stable and secure agreements managed by the Foundation that can be funded in various ways:

- Cash
- Securities (e.g. appreciated or unwanted stocks)
- RMDs
- IRA withdrawals (yes, special rules)

Interested in how you might benefit from a Charitable Gift Annuity? Contact Lisa Higginbotham, our Regional Gift Planner at the ELCA Foundation. Lisa's services are free with absolutely no obligation. She's smart, friendly, helpful, and works for us! Email Lisa at lisa.higginbotham@elca.org or call her at 805-910-5048.