



Charitable Gift Annuity Application

I (we) hereby make application for a charitable gift annuity subject to the following terms and conditions:

- | | Current | Deferred | Deferred-Flexible |
|--|--------------------------|--------------------------|--------------------------|
| <input type="checkbox"/> One Life | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> Two annuitants, joint-and-survivorship (payments to both jointly) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> Two successive annuitants (payments to one, then to the survivor) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Annuitant information

Annuitant*

Name: _____ Social Security Number: _____-_____-_____
 Street Address: _____ Date of Birth: ____/____/_____
 City: _____ Phone: (____)_____
 State: _____ Zip Code: _____ E-mail: _____

Co-Annuitant*

Name: _____ Social Security Number: _____-_____-_____
 Street Address: _____ Date of Birth: ____/____/_____
 City: _____ Phone: (____)_____
 State: _____ Zip Code: _____ E-mail: _____

**Minimum Age: Current annuity is 65 years old; Deferred and Deferred-Flexible annuities are 55 years old, with the first payment beginning at a minimum age of 65 years old.*

Donor information (if other than annuitant)

Name: _____ Social Security Number: _____-_____-_____
 Street Address: _____ Date of Birth: ____/____/_____
 City: _____ Phone: (____)_____
 State: _____ E-mail: _____
 Zip Code: _____ Relationship to Annuitant: _____

To fund my/our charitable gift annuity, I/we hereby transfer to Wycliffe Foundation the following
(minimum \$10,000)

- Cash: \$_____ Please make checks payable to Wycliffe Bible Translators.
- Publicly Traded Securities (Include details if known; otherwise, estimate fair market value and indicate the cost basis):
- Description: _____
- Acquisition Date: _____ Cost basis: \$_____
- Estimated fair market value: \$_____ Owner: _____
- Total estimated value of all assets combined: \$_____

Actual fair market value of securities for calculating the amount of the annuity and tax deduction will be determined when the securities are received by Wycliffe Foundation.

Payments

If deferred, payments are to begin the first day of this month and year: (m) _____ / (y) _____

Please check your desired frequency of payment: Quarterly Semi-annually Annually

All payments will be made by direct deposit to your bank account. Please attach a voided check or savings deposit from the account to which your payments are to be made, indicating the corresponding account type.

Annuity purpose

Remainder designation *(Please write any special instructions, e.g., specific projects, areas, member support, etc. Include percentages if more than one organization is designated.)*

- Wycliffe Bible Translators _____
- JAARS _____
- SIL _____
- The Seed Company _____
- Graduate Institute of Applied Linguistics (GIAL) _____
- Undesignated *(to be distributed equally among organizations)* _____
- Other _____

I have read the attached disclosure statements from Wycliffe Foundation regarding gift annuity reserves and investments as required under the Philanthropy Protection Act as well as the Charitable Gift Annuity Medical Disclosure. I understand that a charitable gift annuity is irrevocable and that, at the death of the last annuitant, the portion of my contribution remaining after satisfying the annuity payment obligation will be used for the purpose stated above.

Oklahoma residents: State law requires that we inform you of the following: A charitable gift annuity is not regulated by the Oklahoma Insurance Department and is not protected by a guaranty association affiliated with the Oklahoma Insurance Department.

Signature of annuitants: _____ Date: ____/____/____
_____ Date: ____/____/____

- I acknowledge that this gift is irrevocable and that I am not named as an income beneficiary of this plan. I also acknowledge that as a non-annuitant, my spouse's payments will cease at the time of their death.

Signature of non-annuitant: _____ Date: ____/____/____

Charitable Gift Annuity Disclosure Statement

Description of a gift annuity

A gift annuity is a simple contract between the donor(s) and Wycliffe Bible Translators, Inc. In exchange for a contribution, Wycliffe promises to make fixed, guaranteed payments for life to the annuitant(s). The amount paid is based on age and rates at the time of the gift.

The act of establishing a gift annuity with Wycliffe is not, and should not be viewed as an investment. Rather, it is a way to receive annuity payments while making a charitable donation. In this respect, Wycliffe's gift annuity is different from a commercial annuity. However, the fact that you are making a charitable gift may provide tax benefits, including a current federal income tax charitable deduction (if you have itemized your deductions), annuity payments that are partially tax free and future estate tax savings.

- ◆ A contribution for a gift annuity is irrevocable. The principal contributed cannot be returned to you.
- ◆ The right to annuity payments may not be assigned to any person or organization other than Wycliffe.
- ◆ The gift date is the date when you actually transfer assets. In the case of cash, it is the date you mail or deliver a check. In the case of an electronic transfer of securities, it is the date they are received into the account of Wycliffe Bible Translators, Inc. If you have certificates, it is the date they are properly endorsed and mailed or delivered.
- ◆ The gift annuity is governed by the laws of the state in which you reside at the time the agreement is signed.

Gift annuity rates

Generally, the gift annuity rates paid by Wycliffe Bible Translators, Inc. are those suggested by the American Council on Gift Annuities, which is a national organization of charities that has been in existence since 1927. These rates have been calculated so as to provide attractive payments to the annuitant(s) and also result in a significant portion of the contribution remaining for the charity. Because a charitable gift is involved, the rates are usually lower than those available through commercial annuities offered by insurance companies and other financial institutions.

Assets backing annuity

The annuity payments are a general obligation of Wycliffe Bible Translators, Inc. and are backed by all of our assets. On Sept. 30, 2008, total invested funds exceeded \$60 million and are conservatively invested. A gift annuity reserve fund valued at more than \$10 million is maintained in accordance with the laws of the states in which we offer gift annuities. Assets received by Wycliffe for gift annuities are managed in a moderate and disciplined manner.

Wycliffe was established in 1942. Responsibility for governing the organization is vested in a board of directors comprising 12 persons, who are elected by the delegates representing the membership. Common investment funds managed by our organization are exempt from registration requirements of the federal securities laws, pursuant to the exemption for collective investment funds and similar funds maintained by charitable organizations under the Philanthropy Protection Act of 1995 (P.L. 104-62). Information in this letter is provided to you in accordance with the requirements of that act.

This disclosure statement is intended to provide basic information regarding the gift annuities issued by Wycliffe Bible Translators, Inc. If you have any questions about gift annuities issued by Wycliffe Bible Translators, Inc., please call 877-493-3600.

Charitable Gift Annuity Medicaid Statement

Please read prior to applying for a Wycliffe Foundation Charitable Gift Annuity.

Charitable Gift Annuities provide an attractive way for individuals to make a charitable gift, receive an immediate tax deduction, and retain an income for life. However, changes to Medicaid law in the Deficit Reduction Act of 2005 created new rules that should be considered when establishing a Charitable Gift Annuity. Listed below are key provisions of the law you should consider before making your gift.

1. If an individual transfers assets for less than fair market value within five years of applying for Medicaid, those assets will be treated as if still owned by the applicant. This will make the individual ineligible for Medicaid for a period of time.
2. The ineligibility period will begin on the date the applicant is receiving nursing home-level services and whose application would have qualified for Medicaid. The length of ineligibility will depend upon the amount transferred.
3. Annuities are specifically addressed in this legislation. It would appear from the language of the law that establishing a Charitable Gift Annuity is considered a divestment and would result in the “ineligibility period” as described above.
4. If an individual expects that he or she may need to apply for Medicaid within the next five years, it is recommended that they speak with a professional advisor before establishing a Charitable Gift Annuity. Experts in the area of gift planning recommend that an individual have enough cash, securities, other investments, or long-term care insurance for five years of nursing home care before establishing a Charitable Gift Annuity.
5. If a Charitable Gift Annuity is not appropriate at this time, there may be other ways an individual can benefit their favorite charity without risking Medicaid disqualification.