

*Retirement  
funds  
dwindling?*

*Investments  
tanking?*

*Experiencing  
decreased  
monthly  
income?*




PLANNING FOR THE

*Cycle  
of  
Life*

If your answer is “yes” to any of these questions, contact our office to determine how a charitable gift annuity may provide you with an excellent way to increase your income, provide for your spouse, reduce your tax bill, and create a legacy for Christian education at Andrews University—all in one transaction!

A gift annuity offers the advantages of: payout rates of up to 11%; income for one or two lives; tax savings and tax-free income; Capital Gains Tax savings, and, of course, the personal satisfaction of making a final gift to your alma mater.

Use the following addresses to request information or assistance in planning for your cycle of life.

Andrews  University  
Planned Giving and Trust Services  
Administration Bldg., Suite 310  
Berrien Springs MI 49104-0645  
Phone (269) 471-3613

Fax (269) 471-6543  
E-mail [trust@andrews.edu](mailto:trust@andrews.edu)  
Web: [www.andrews.edu/TRUST](http://www.andrews.edu/TRUST)