

We wanted to give back to our community, so an Avera Foundation annuity made sense for us. It was easy to do and we're able to see the impact it makes on healthcare in our community. With the rates like they are these days, we think that an Avera Foundation charitable annuity is very worthwhile.

RICHARD AND DORIS ZIMMERMAN
LEMARS, IOWA



Several years ago we decided that we would like to tithe our estate; and do it while we were yet alive. An Avera Foundation annuity has made this possible and still gives us income from those funds. At the same time we know that those original funds will be used as we have directed.

WARREN AND LILLIAN KUHLER
WAKONDA, SOUTH DAKOTA

AVERA FOUNDATION

The Avera Foundation began in 1982 to create a way through which people could participate in the healing ministry that has become Avera. This health ministry, sponsored by the Benedictine and Presentation Sisters, serves the people of eastern South Dakota and surrounding states with hospitals, nursing homes, clinics and other health services at some 150 locations.

AVERA MISSION

Avera is a health ministry rooted in the Gospel. Our mission is to make a positive impact in the lives and health of persons and communities by providing quality services guided by Christian values.

AVERA HEALTH VISION

Working with its partners, Avera Health shall provide a quality, cost-effective health ministry which reflects Gospel values. We shall improve the health care of the people we serve through a regionally integrated network of persons and institutions.

AVERA VALUES

In caring together for life, the Avera community is guided by the Gospel values of compassion, hospitality and stewardship.



We're Caring for Life

Sponsored by the Benedictine and Presentation Sisters

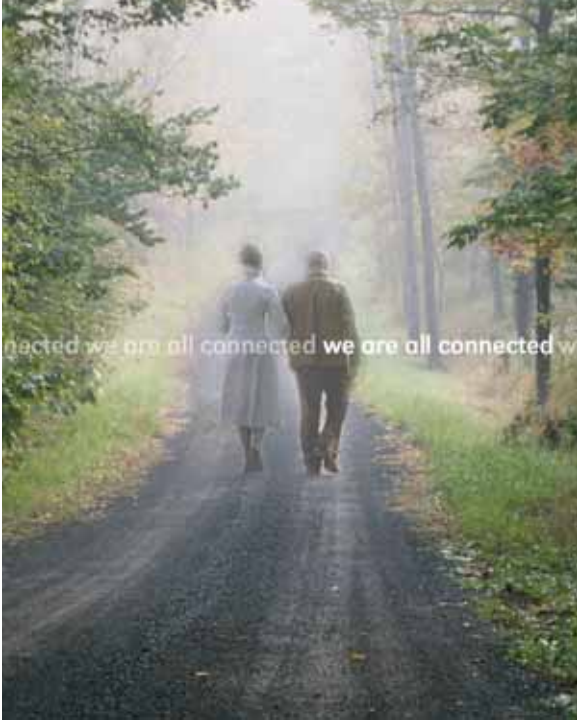
3900 West Avera Drive
Sioux Falls, SD 57108
www.avera.org

Tax Deductible Annuities



we are all connected we are all connected we are all connected





BENEFITS OF AN AVERA FOUNDATION TAX DEDUCTIBLE ANNUITY

- An Avera Foundation tax deductible annuity benefits many people, including you.
- There is a guaranteed, fixed income that can never be outlived.
- An annuity can provide an income tax deduction that may be used in the current year along with a five-year carry forward.
- Capital gains tax associated with an appreciated capital gain asset can be significantly reduced with an Avera Foundation tax deductible annuity.
- A variety of assets, such as cash, securities or real estate, can be used to fund an annuity.
- There aren't any market risks and no set-up, legal or ongoing fees with an Avera Foundation tax deductible annuity.
- The annuity can be set up to continue for a survivor after your lifetime. This is known as a two-life Avera Foundation annuity.

The rate of return depends on the donor's age. Below is an example of the return on investment. Annuity rates are subject to change based on the National Committee on Gift Annuities.

ONE LIFE		TWO LIVES		
Age	Rate	Younger Age	Older Age	Rate
50	5.7%	45	50	5.4%
55	6.0%	50	55	5.5%
60	6.4%	60	65	6.2%
65	6.7%	65	70	6.4%
70	7.2%	70	75	6.8%
75	7.9%	75	80	7.3%
80	8.9%	80	85	8.1%
85	10.4%	85	90	9.2%
90+	12.0%	90	95+	11.0%

If you would like to learn more about our annuities and how you can make a difference in the healing ministry of Avera, please call the Avera Foundation at (605) 322-4750.

ABOUT TAX DEDUCTIBLE ANNUITIES

An Avera Foundation tax deductible annuity is a simple agreement where you are paid a fixed annual dollar amount for life in exchange for a contribution of cash or property to the Avera Foundation.

Through an Avera Foundation tax deductible annuity, you stretch your dollars through tax savings. At the same time, you benefit from knowing that you participate in the healing ministry of Avera. Leave a legacy for generations to come – but see the impact it makes today!



NAME _____

ADDRESS _____

CITY _____

STATE _____ ZIP _____

HOME PHONE _____

WORK PHONE _____

- I am interested in learning more about tax deductible annuities.
- I would like a personal illustration of how a tax deductible annuity would benefit me.

Please use the amount checked below for my illustration:
 \$50,000 \$25,000 \$10,000 \$5,000
 Other _____

I would like to receive my payments:
 Quarterly Semi-annually Annually

The proposal should be prepared for :
 Me only; my birth date is _____.
 Another individual and me. Our birth dates are:
 _____ (other person) and _____ (mine).

This information is strictly confidential.

Mail to:



3900 West Avera Drive
 Sioux Falls, SD 57108

“Leave a legacy for generations to come.”

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