



GIFTS THAT PAY YOU INCOME

Life income gifts are a wonderful solution for seniors who want to support ICCF Community Homes in a substantial way, but still need income for life.

Charitable Gift Annuities

A Charitable Gift Annuity provides you with a fixed annual income for life at an attractive rate, often double or triple the typical rate for CDs. A portion of the gift is tax deductible in the year given and a portion of your annual annuity payments will be excluded from taxable income. If the gift is given using appreciated stock, there will also be a considerable reduction in capital gains tax.

The minimum gift for an ICCF Charitable Gift Annuity is \$25,000. Payment rates are fixed, remaining the same for life regardless of what happens to the economy or stock market. The size of your payments depends primarily on two factors – your age and whether annuity payments continue throughout only your own life or extend to include the life of your spouse or another beneficiary, at which time the remainder (typically about 50% of the original amount) will then be given to ICCF Community Homes.

“Over the years, I’ve arranged for two ICCF Charitable Gift Annuities through Barnabas Foundation. They provide me with secure income and I can now give a larger gift to ICCF from my estate. Pete and I supported ICCF as donors and volunteers since the late 1980s so my heart is warmed to see their work flourish. Thanks be to God!”

Blanche VanderBent



Sample Charitable Gift Annuity Rates Reconfirmed November 7, 2025

Age	60	65	70	75	80	85	90
One Life	5.2%	5.7%	6.3%	7.0%	8.1%	9.1%	10.1%
Joint Lives *	4.7%	5.0%	5.5%	6.2%	6.9%	8.1%	9.8%

* Joint lives rates shown are for two people the same age; rates will be different for two individuals not the same age.



Equitable Opportunity | Affordable Homes | Thriving Neighborhoods

[ICCF.ORG/PLANNED-GIFTS](https://www.iccf.org/planned-gifts)

Charitable Remainder Trusts

A Charitable Remainder Trust is another gift arrangement in which an individual or couple can give a substantial gift in support of ICCF Community Homes' long-term ministry and also receive income for life.

Unlike Charitable Gift Annuities, you can select an annual payout rate at the time a Charitable Remainder Trust is created. The minimum percentage must be at least 5%, and the maximum allowable percentage depends on your age or the term of the trust.

A **Charitable Remainder Annuity Trust (CRAT)** provides fixed payments year after year, based on a specified percentage of the value of the assets originally placed in the trust. The amount does not vary, even if the value of the assets in the trust increases or decreases.

With a **Charitable Remainder Unitrust (CRUT)** you'll receive variable payments based on a fixed percentage of the value of the assets in the trust, as computed on January 1 of each year.

ICCF *Homes & Hope* LEGACY SOCIETY

Meeting Housing Needs Decades into the Future

ICCF Community Homes has always had a long-range perspective—we renovate and build houses to last, equipping families to put down roots and raise their children in stable and secure homes. The ICCF *Homes & Hope* Legacy Society is a group of ICCF donors who, having included a gift to ICCF Community Homes in their estate plans, help assure that ICCF meets this long-term mission.

Using Barnabas Foundation as a Trustee

ICCF Charitable Gift Annuities are issued and administered by Barnabas Foundation, which partners with ICCF Community Homes and over 200 other Christian ministries. Barnabas Foundation will hold the entire amount you contribute in a secure gift annuity reserve fund and remit your annuity payments in a completely trustworthy manner.

Barnabas Foundation can also serve as Trustee for Charitable Remainder Trusts to benefit ICCF Community Homes and other ministries, and is equipped to meet all the accounting, investment and reporting requirements these trusts require.

To learn more about how Barnabas Foundation can help you meet your financial and charitable goals through gifts that pay income, call 800.448.3040 or visit: BarnabasFoundation.org and click on "Gifts that Pay You Income" under "Giving Options".



ICCF's legal name, address and tax ID:

ICCF Community Homes
415 Martin Luther King Jr. St. SE, Suite 100
Grand Rapids, MI 49507
Tax ID # 38-1903026

To learn more about planned giving options, visit ICCF.org/planned-gifts, or contact **Hank Kroondyk, ICCF Planned Giving Specialist**, at hkroondyk@iccf.org or (616) 336-9333 x403.

