

# Among adult Americans,



THERE MAY BE NO CONCERN AS  
UNIVERSAL AS THAT OF PLANNING  
ADEQUATELY FOR RETIREMENT.

Hopes and dreams for the “golden  
years”—not to mention the unknowns  
of tomorrow—are prompting more  
Americans to take full advantage of  
plans that provide retirement income.

In this environment, the **DEFERRED  
GIFT ANNUITY** offers some unique  
benefits and is increasingly popular,  
in part, because it offers a way to  
maximize the return of highly  
appreciated, low-yield assets.

## How can we help?

- ☐ Please contact me with more information about  
planned gifts and estate planning strategies.
- ☐ I have already included your organization in my  
will or trust.
- ☐ I already make annual gifts and would like to learn  
how my giving can go further.

The best way to contact me is by:

☐ Email ☐ Mail ☐ Telephone

Name \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_

State/Zip \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

All inquiries are treated with complete confidentiality.

This information is not intended as tax, legal or financial advice.  
Gift results may vary. Consult your personal financial advisor for  
information specific to your situation.

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# A Plan for the future with benefits Today



# How your appreciated Assets can pay off at retirement

Our lawmakers continue to provide incentives for Americans to save today in order to meet the financial needs of the future. Each of these plans (like the IRA and 401(k)) deliver tax benefits in return for a decision that, in effect, defers access to income.

The charitable planning strategy known as the **DEFERRED GIFT ANNUITY** has four benefits you won't find in other retirement plans.

1. A CHARITABLE INCOME TAX DEDUCTION
2. PARTIAL BYPASS OF CAPITAL GAINS TAX ON APPRECIATED STOCK
3. PARTLY TAX-FREE INCOME
4. A GIFT TO CHARITY



## Annuity

### Part gift/Part future

The **DEFERRED GIFT ANNUITY** is an agreement that is part gift and part annuity. Larry and Allison, both age 50, own a block of stock with a current value of \$100,000. The couple purchased the stock a number of years ago for \$30,000, but the stock generates almost no income.

Several months ago the couple decided to examine their retirement plan. They began to explore options that would convert the stock into an income producing asset. Selling the stock is an option, but this would trigger a tax liability.

### THE DEFERRED GIFT ANNUITY OFFERED THE IDEAL SOLUTION. HERE'S HOW IT WORKS:

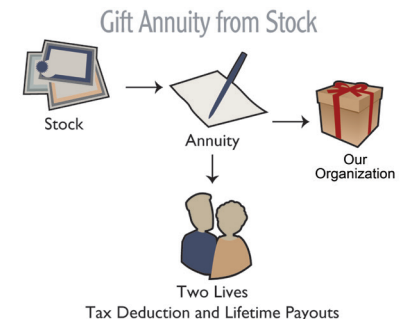
As our chart shows, Larry and Allison transfer the stock to a qualified charity in exchange for a **DEFERRED GIFT ANNUITY** agreement. The agreement calls for the charity to make annual income payments to them, beginning at retirement and continuing for life. Upon the death of both Larry and Allison, the remaining value of the asset passes to charity.

When the stock is transferred to charity Larry and Allison will receive a charitable income tax deduction and they will bypass part of the tax due on the \$70,000 capital gain.

Based on the their ages and length of deferral, the couple will receive substantial annual annuity payments for life. Part of that annuity payment may be tax free.

With the **DEFERRED GIFT ANNUITY** Larry and Allison realize their goal of improving their retirement plan, as well as a long-term philanthropic objective.

To view an illustration of how a **DEFERRED GIFT ANNUITY** can work for you contact us today.



The names and images shown here are representative of typical donors and may or may not be actual donors to the organization. Under federal rules your benefits may be different from this example. Please contact us for your specific benefits.