

# FLEXIBLE DEFERRED GIFT ANNUITY

A **flexible deferred gift annuity** gives you the best of both worlds! You can deduct your charitable gift when you create your annuity and defer the payments until you choose to receive them.

Since annuity payments start at a future time, your annuity rate will be higher the longer you defer your payments. Part of each payment may even be tax free as a return of principal. The combination of partially tax free payments and tax savings from a charitable deduction make this an attractive plan.

The best part is that you do not have to make a final decision on when you want to receive your annuity payment until you are ready. You pick the date!



## How Can We Help You?

I want to know more ways to increase my giving and save money for family and myself.

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

The best way to contact me is by:

- E-mail
- Mail
- Telephone

Name \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_

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

Phone \_\_\_\_\_

E-mail \_\_\_\_\_

*(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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# CHARTING A SECURE FUTURE



A GUIDE TO FLEXIBLE  
DEFERRED GIFT ANNUITIES

## START PLANNING FOR YOUR FUTURE NOW

**A**re you planning for retirement, but haven't set a retirement date?

Many annuities and deferred income plans require payments to begin on a fixed date. Often you have to start taking income before you really need it and this could mean higher taxes. What if you could be flexible about your retirement date and defer unneeded funds for the future?

If you are looking for a flexible retirement plan and desire to help charity, a **flexible deferred gift annuity** may be just the solution for you. You can plan for retirement now and decide later when you want to begin receiving payments. Your payments will be fixed with rates based on your age when you elect to begin receiving income. Better yet, you will receive a current charitable income tax deduction for making a gift to us.



## CAPITAL GAINS TAX SAVINGS!

**I**f you own appreciated stock or real estate, you know that selling these assets will produce a taxable gain. These are the sorts of assets that you could use to fund a **flexible deferred gift annuity** and avoid paying part of the capital gains tax. You benefit from fixed annuity payments for life. While a portion of those payments may still be taxed at capital gains rates, you may also enjoy partially tax-free payments! The partial tax avoidance and payments for life make a **flexible deferred gift annuity** a great option for you!

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.

## SECURE INCOME WHEN YOU NEED IT

Marie is 55 years old and is not yet ready to retire, but she wants to create some security for the future. Her advisor recommends that she use her fluctuating stock to fund a **flexible deferred gift annuity**. She will receive a charitable deduction this year and can elect to begin receiving payments sometime in the future. Marie likes the fact that she will receive fixed payments for life and can be flexible about when to begin her payments.

She funds a \$100,000 flexible deferred payment gift annuity with a target payout date at age 65. Marie likes that she can take a charitable tax deduction of \$31,521 at the time her gift is made and have the flexibility to begin receiving payments when she is ready. For example, Marie can start receiving annual income of \$5,474.80 at age 60, or she can choose to defer payment and receive \$7,800 annually beginning at age 65 or even \$19,800 beginning at age 80. The choice is up to her!