

## RATES FOR A CHARITABLE GIFT ANNUITY\*

AGE	RATE
60	5.2%
65	5.5%
70	5.8%
75	6.4%
80	7.2%
85	8.1%
90+	9.5%

\*As of July 1, 2010. Rates for two lives are available upon request.



## HOW UNITED WAY ADVANCES THE COMMON GOOD

**EDUCATION** + **INCOME** + **HEALTH**

Education, income and health are the building blocks for a good life. Education is essential to getting and keeping a job with a livable wage and health benefits. An income adequate to pay for today's necessities and save for the future provides families some sense of financial stability. Access to quality health care keeps children on track in school and adults productive at work. Remove any one of these building blocks and the other two topple.

Working with many partners, United Way continually looks for the most effective ways to help people gain access to educational, economic and health-related opportunities.

Street Address  
Anytown, State Zip  
t 555.666.7777  
f 888.999.1111



United Way of Anytown

© 2010 United Way Worldwide  
10102080.US.IP.1/2.100.2E.1007-984

**HOW TO LIVE UNITED  
AND RECEIVE  
GUARANTEED  
PAYMENTS  
FOR LIFE:  
THE UNITED WAY  
CHARITABLE  
GIFT ANNUITY**

**GIVE. ADVOCATE. VOLUNTEER.  
LIVE UNITED**

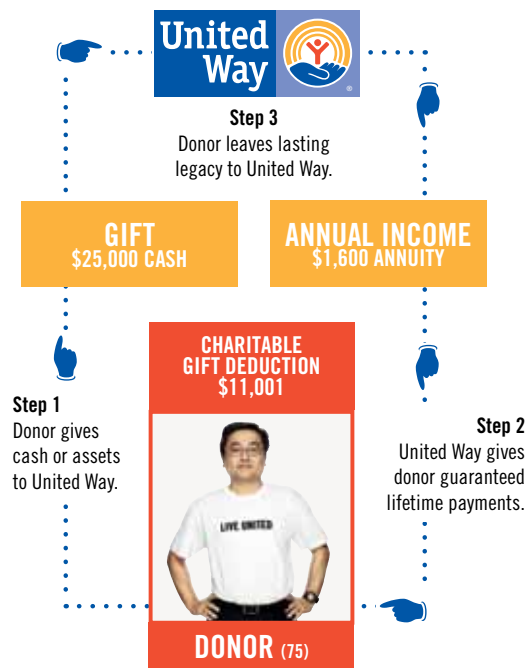


United Way of Anytown

# ABOUT THE UNITED WAY CHARITABLE GIFT ANNUITY

Are you looking for a way to provide yourself or a loved one a fixed payment for life and leave a lasting legacy in Anytown? If so, a charitable gift annuity might be the right gift for you. A charitable gift annuity is a contract between you and United Way, in which you transfer cash or appreciated assets in exchange for a guaranteed, fixed payment for life. The annuity payments can be quite high (relative to CDs and money market accounts) depending on your age, and a portion of the payment stream may even be tax-free. Best of all, you receive a charitable deduction for the value of the future gift to the United Way of Anytown and the satisfaction of helping to guarantee that United Way will continue the unselfish dedication in providing needed services to our communities.

Charitable gift annuities can be set up with one or two income beneficiaries. The minimum age is 60 and the minimum amount to fund an annuity is \$10,000. Payments can be made on a quarterly, semi-annual or annual basis.



## CURRENT GIFT ANNUITY

You can transfer cash or securities for a fixed payment beginning as soon as possible.

EXAMPLE: Sarah purchased stock several years ago for \$2,000 and the stock appreciated to \$20,000. She is about to retire and is looking for a secure source of future income. Because of the fluctuating markets, she wants to sell her stock but avoid paying high capital gains tax. Sarah decides to transfer her stock in exchange for the 5.5% fixed annuity payments, because of her age (65 yrs). Sarah will receive income now, take a current charitable deduction and avoid some capital gains tax on the gift and a portion of her income will be tax-free.



## DEFERRED GIFT ANNUITY

If you are not ready to receive payments until retirement you can establish a deferred gift annuity, take the charitable deduction now and receive payments at a designated future date.



EXAMPLE: Matt is a VP with a large corporation. He recently sold a rental property and is looking to invest the \$150,000 cash from the sale. He is 55 years old and isn't ready to retire, but is interested in investment options that will provide income for the future. A gift planner at United Way told Matt that a deferred gift annuity would meet his goals. He can fund a deferred gift annuity and receive an immediate charitable tax deduction. He can begin taking payments at a fixed date in the future or be flexible with his retirement date.

Note: For illustration purposes only. Always consult with your attorney or personal advisor.

## MORE INFORMATION

I would like to:

- Receive additional information on the charitable gift annuity
- Receive a customized gift annuity illustration to view possible benefits
- Discuss other planned giving options

NAME \_\_\_\_\_

STREET \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_

PHONE NUMBER \_\_\_\_\_

BEST TIME TO CALL \_\_\_\_\_

EMAIL ADDRESS \_\_\_\_\_

PLEASE COMPLETE AND RETURN THIS FORM TO:

United Way of Anytown  
Street Address  
City, State, Zip

**GIVE. ADVOCATE. VOLUNTEER.**  
**LIVE UNITED**   
United Way of Anytown