

Six Ways a Gift Annuity Can Benefit You

You may have seen references to gift annuities in publications from our organization and from other charities, but you may not have given much thought to them. Here are six reasons for taking a serious look:

1. Fixed, Regular Payments. You can count on specific payments no matter what happens to financial markets. Your annuity payments will not change from year to year.

And since gift annuity payments are backed by the full assets of [if reinsured, say: a Canadian life insurance company; if self-insured, say: Charity Name], you have assurance that your cheque will be direct deposited every payment date for the rest of your life.

2. Attractive Rates. Your payment is the amount you contribute multiplied for the annuity rate for a person your age. Depending on age, the rates usually vary between 5% and 8%.

3. Tax-Free Payments. All or a significant portion of your payments will be tax-free. Consequently, you may further increase the money you have to spend.

4. Payments for life. The payments will continue for as long as you live. Your retirement fund, by contrast, could be exhausted if you live well beyond life expectancy.

5. Tax credit. You will also receive a donation receipt, entitling you to a valuable tax credit. Generally the donation receipt is equal to 25-30% of the amount contributed.

6. Personal Satisfaction. Perhaps the greatest benefit of a gift annuity is the personal fulfillment you receive by helping [Name of Charity] as well as yourself. Your gift annuity assists a worthy cause that makes a difference in the lives of others. Your gift enables us to... *(describe your organization's mission).*

You may contribute either cash or securities. If you give securities, you will not be taxed on a portion of the capital gain. The amount you contribute is irrevocably committed to our organization. That is why you receive tax benefits and fixed payments for life. There are additional reasons for obtaining a gift annuity with [ABC] Charity. Some like the idea of reducing the size of their estate, thus lowering

potential probate costs. Others appreciate the ease and simplicity of gift annuity transactions.

Whatever the reason, you owe it to yourself to find out more about charitable gift annuities. To obtain a personalized illustration, fill out and return the coupon below. Or contact our Director of Gift Planning at 888-123-4567.

(Please complete and return this reply form.)

YES, I'd like a personalized gift annuity illustration.

- ☐ Please mail the illustration to me.
☐ Please contact me to arrange for a visit.

Name: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Phone: _____ Email: _____

Information needed to complete illustration
(confidential):

Name and date of birth of person to receive annuity payments: _____

Date of Birth _____ Sex _____

Name and date of birth of second person (for joint annuities) to receive payments: _____

Date of Birth _____ Sex _____

Amount to be used for illustration (\$20,000 minimum):
 \$ _____

Desired frequency of payment:

_____ annually _____ semi-annually
 _____ quarterly _____ monthly

Mail this form to:
 [ABC] Charity, 123 Main Street, Anytown.