



Smart Giving: Gift Annuities

Are you earning 4.5% on your CD's? If not, and you are aged 60 or older, read on.

Are you interested in any of the following:

- Converting low-yield securities, CD's, or cash into a higher, guaranteed-income stream?
- Supplementing retirement income?
- Providing income for your parents, a spouse, a child, or a friend?
- Generating a charitable income tax deduction?
- Removing assets from your taxable estate?
- Making a significant gift to your favorite charity?

If you answered "yes" to any of these questions, a charitable gift annuity may be the right choice for you. If you would like to learn more, please contact Elaine Peck at 765.653.4978. See other side for more details.



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How it Works:

- You make a gift of cash, securities, or other appreciated property.
- Payments are made to one or two designated persons for life.
- Payment amounts are determined by age of payment recipient(s).
- A simple contract creates the annuity at no cost to you.

Age	Rate
60	4.4%
70	5.1%
80	6.8%
90+	9.0%

Benefits to the donor:

- Satisfaction of making a significant gift to benefit your favorite charity.
- Income recipients receive fixed income payments for life which are partially tax free.
- An immediate income tax deduction is available.
- Capital gains taxes are avoided with gifts of appreciated property or stock.

Benefits to your favorite charity:

- Following the lifetime of the income recipient(s), the value of the annuity becomes available to be used by the charity according to the donor's wishes.
- The value of your gift annuity could significantly change the impact of a charitable organization overnight.

The Community Foundation encourages you to always consult your financial advisor and/or attorney when making a planned gift.

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