

## Rates for a Charitable Gift Annuity\*

AGE	RATE
60	5.0 %
65	5.3
70	5.7
72	5.9
75	6.3
78	6.7
80	7.1
83	7.7
86	8.3

\* As of February 1, 2009 through June 30, 2009. Rates for two lives available on request.



### United Way

At the root of community is the notion of people who share a common geography, or perhaps more importantly, common bonds and goals.

At the root of United Way is our vision of creating real impact in our local community. And at the root of our success are the partners and supporters who make it happen.

United Way is grateful for your support and your interest in making a charitable contribution through your will or estate plan.

This information is provided as an educational service. Personal advisors should always be consulted in the planning process.



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## Charitable Gift Annuity: In Giving You Receive

### Mission:

*To improve the quality of life for people of Martin County through the development and stewardship of assets maintained by the foundation.*

United Way of Martin County Foundation, Inc.  
50 Kindred Street, Suite 207  
Stuart, Florida 34995



United Way of  
Martin County

# LIVE UNITED™

[www.unitedwaymartincounty.org](http://www.unitedwaymartincounty.org)

# The Charitable Gift Annuity.

The Charitable Gift Annuity is a planning tool that, at its heart, recognizes the fact that the rewards of giving begin with the desire to make a gift.

The Gift Annuity marks this decision with two things: the transfer of an asset from the donor to United Way and the signing of a contract, in which United Way agrees to make lifetime annuity payments to the donor(s) for life.



In addition to the satisfaction inherent in the act of giving, the CGA adds a tangible benefit in the form of an attractive lifetime annuity payment. (The specific rate is based on the age of the donor.)

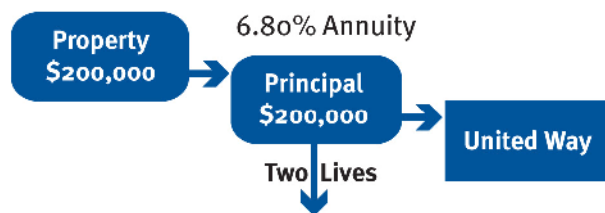
## Funding a CGA With Stock

While the Gift Annuity can be funded in a number of ways, let's examine the benefits of transferring appreciated stock to charity.

The CGA illustration shows the highlights. Not only is there an immediate charitable income tax deduction by transferring appreciated stock to charity, it is possible to bypass a portion of the capital gains tax as well. In the case of our illustration—stock valued at \$200,000 with an original cost of \$40,000—this saves more than \$9,000 in capital gains taxes!

## GIFT ANNUITY

John Jones – Age 79 Mary Jones – Age 79



Partial bypass of gain. Saves \$9,763 in taxes. Deduction of \$81,362.	Payout of \$13,600.00 Tax-free \$1,770.72. Effective rate 9.04%.	After two lives, property to United Way.
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In addition, the CGA may significantly increase income. If the stock had been producing dividends of 3 percent (\$6,000 a year), the 6.8 percent annuity payment to the 79-year-old couple in our illustration marks an annual increase of \$7,600!

And the benefits don't end there. Of the \$13,600 annual annuity payment to the couple, \$1,770.72 is tax-free. Based on the couple's life expectancy (13.4 years), annuity payments will total \$182,240.

Combine the annuity payments and tax savings, and the CGA produces a 9.04 percent annual return for the couple . . . a nice improvement!

It is with purpose that our laws embrace planning strategies like the CGA, offering measurable incentives which nurture a philanthropic society.

## More Information . . .

I have reviewed your brochure on the Charitable Gift Annuity and would like the following information (check your preference(s)):

- More information on benefits
- Annuity Inquiry Form (illustrates annuity payments and tax benefits)
- Charitable Gift Annuity Application Form and Disclosure Statement (if you wish to make a gift)

Please send the information to:

NAME:

STREET:

CITY:

STATE / ZIP:

PHONE:

E-MAIL:

Please complete and return form to the following:

Margaret May Damen, CFP, CLU, ChFC  
Planned Giving Director  
United Way of Martin County Foundation  
P.O. Box 362  
Stuart, FL 34995  
Phone: (772) 283-4800, ext. 226  
Fax: (772) 220-7771  
E-mail: mdamen@unitedwaymartincounty.org

(All inquiries are treated confidentially.)

*In giving you receive*