



The Benefits of a United Way Charitable Gift Annuity

A **charitable gift annuity** is a contract between you and United Way. In exchange for your gift of \$10,000 or more, you will receive guaranteed fixed payments every year for the rest of your life. Your gift may be in the form of cash, securities or certificates of deposit.

What will you gain?

◆ Enhanced Income

Gift annuity payments can be a way to generate more useable income than you now receive from your investments.

◆ Guaranteed Fixed Payment

Earn a guaranteed fixed payment for life, for you, and if you choose, one other individual.

◆ Personal Satisfaction

Support United Way of Martin County with a significant charitable donation and have the satisfaction of helping people in need.

◆ Tax Benefits

Be eligible for an immediate income tax deduction. Realize savings on capital gains taxes when you fund your gift annuity with appreciated stocks, bonds, or mutual funds. Some income will be tax-free. Save on estate taxes.

Gift annuity rates

| One life | | Two lives | |
|----------|------|-----------|------|
| AGE | RATE | AGE | RATE |
| 60 | 5.7 | 60/60 | 5.4 |
| 65 | 6.0 | 65/65 | 5.6 |
| 70 | 6.5 | 70/70 | 5.9 |
| 75 | 7.1 | 75/75 | 6.3 |
| 80 | 8.0 | 80/80 | 6.9 |
| 85 | 9.5 | 85/85 | 7.9 |
| 90 | 11.3 | 90/90 | 9.3 |

Effective July 1, 2003

Here's an example:

John and Mary, both age 70, are long-time supporters of United Way. This year they decided to set up a \$25,000 charitable gift annuity with United Way of Martin County. Now they will receive an annual fixed payment for life of \$1,475 while receiving a significant charitable income tax deduction.



$$(\$25,000 \times 5.9\% = \$1,475)$$

How much will your payment be each year?

Three major factors influence the payment from your charitable gift annuity:

- ◆ Your age.
- ◆ Amount of your gift.
- ◆ Is it for one or two persons?

Here's an example:

Emma, age 80, is a former United Way volunteer and lives in a retirement home. She has been concerned about higher monthly fees at the retirement home and has been disappointed at the low rate of return on her highly appreciated stock.

She worked with the planned giving officer at United Way and chose to give \$50,000 of highly appreciated stock to fund a charitable gift annuity with the United Way of Martin County.

Because of her age, she was eligible for an 8.0% rate of return. She will now receive an annual payment for life of \$4,000. In addition, she receives credit for a significant charitable income tax deduction.

$$(\$50,000 \times 8.0\% = \$4,000)$$

How you can help

If you are interested in learning more about a United Way of Martin County Charitable Gift Annuity, please fill out this reply form and mail it to:

Patricia Daum
Director of Planned Giving
United Way of Martin County
50 Kindred Street
Suite 207
Stuart, FL 34994

All information is confidential.

Name: _____

Phone: _____

Address: _____

City: _____

State: _____ ZIP: _____

- Please send me a booklet with more information about Charitable Gift Annuities
- I am interested in discussing a Charitable Gift Annuity with a United Way staff member
- I am interested in discussing other giving options.

Questions?
Call (772) 283-4800, ext. 243



United Way
of Martin County

**For more information
please contact:**

Patricia Daum
Director of Planned Giving
United Way of Martin County

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(772) 283-4800, ext. 243

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(772) 220-7771

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On the Web
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United Way of Martin County Foundation

Charitable Gift Annuity



Building a stronger community
with gifts that last
more than a lifetime