

Charitable Gift Annuity Rates*

Single Life

AGE	RATE
90	9.0%
88	8.4%
86	8.0%
84	7.6%
80	6.8%
78	6.4%
74	5.7%
72	5.4%
70	5.1%
68	4.9%
65	4.7%

Two Lives

AGE		RATE
Younger Age	Older Age	
88	90	7.9%
86	92	7.7%
85	89	7.2%
85	87	7.0%
79	82	5.8%
75	78	5.2%
73	73	4.8%

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**Recommended rates of the American Council
on Gift Annuities (ACGA). www.acga-web.org*

*(This information is provided as an educational service.
Personal advisors should always be consulted.)*

In Giving, You Receive

It is said that in the act of giving, we receive more than we thought imaginable. Most of us experience the reality of this truism through the eyes of a child, the gratitude of a life changed, or through the vision that is inherent in the spirit of philanthropy.

Some may find it surprising that U.S. tax laws take this reality one step further and provide tangible evidence that a charitable gift changes much more than the charity on the receiving end. It is with this purpose in mind that our laws embrace planning strategies like the Charitable Gift Annuity, offering many incentives that nurture a philanthropic society.



GIVE | The Charitable
WELL | Gift Annuity



Creating Income with the Charitable Gift Annuity

How a CGA Works

The Charitable Gift Annuity (CGA) is a planning tool that recognizes that the rewards of giving begin with the desire to make a gift.

To create a CGA, a donor transfers an asset to The San Diego Foundation, naming a charity as the beneficiary of the remainder. In turn, The San Diego Foundation agrees to make annual 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 annual income payment. The specific rate is based on the age of the donor. (See the table on the back panel for examples.)

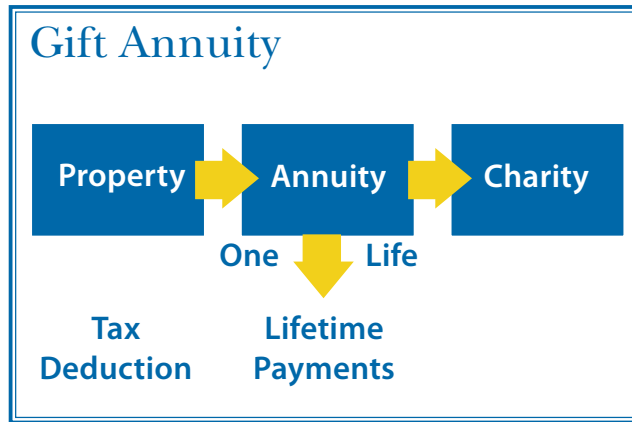
For an illustration of how a Charitable Gift Annuity could benefit you!

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Gift Annuities can be funded with cash or appreciated securities (and sometimes real estate). Let's examine the benefits of transferring an appreciated block of stock to charity.

The CGA graphic below shows the highlights. Not only is there an immediate charitable income tax deduction by transferring an appreciated stock to charity, it is possible to bypass a portion of the capital gains tax as well. For illustration, stock valued at \$200,000, with an original cost of \$40,000 transferred to a gift annuity may save more than \$9,000 in taxes!



In addition, the CGA may significantly increase income. If the stock had been producing dividends of 3% (\$6,000 a year), a 7.0% annuity payment results in an annual increased income of \$14,000!

The benefits don't end there. Of the annual income payment, a portion of the payment may be tax-free and/or taxed at lower rates than ordinary income.

The beneficiary of your gift annuity may be one or more charities of your choosing.

For More Information . . .

I have reviewed your brochure on the Charitable Gift Annuity and would like to receive specific information on how a CGA would help me increase my income while making a charitable contribution. Please send me a personalized CGA proposal based on the following:

Name _____

Street _____

City _____

State/Zip _____

Phone _____

E-mail _____

Asset Value _____

Cost Basis _____

First Person DOB _____

Second Person DOB _____

First Payment Date _____



Please complete and return to the address indicated on the back panel.

All inquiries are treated in complete confidence.