



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, Charitable Remainder Trust and Charitable Lead Trust, which offer many incentives that nurture a philanthropic society.



RATES FOR ONE-LIFE CHARITABLE GIFT ANNUITIES

AGE	RATE
90	9.5%
88	8.9%
86	8.3%
84	7.9%
82	7.5%
80	7.1%
78	6.7%
76	6.4%
74	6.1%
72	5.9%
70	5.7%
68	5.5%
65	5.3%

*Rates are effective January 2009
and subject to change



Amy Walling
Director of Gift Planning & Research
The San Diego Foundation
2508 Historic Decatur Blvd, #200
San Diego, CA 92106
(619) 235-2300
amy@sdfoundation.org
www.sdfoundation.org

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



Planning
MY GIVING



Planning



Your Giving

What Will I Give...

Life has awarded me many possessions. I can chose to give to benefit others...

- cash
- real estate
- works of art
- life insurance polices
- tangible properties or
- securities

Contact Amy Walling at The San Diego Foundation TODAY for an illustration on planned gifts such as CGAs, CRTs and CLTs

amy@sdfoundation.org

619-235-2300

How Will I Give...

I can chose to give in many ways...

- An **Outright Gift** of cash, personal property, securities, and real estate
- **Bequests** allow me to establish my wishes today without relinquishing needed assets during my lifetime and can be made through my will or living trust
- **Life Insurance Policies** allow me to designate a charity as the beneficiary.
- **Retirement Accounts** permit me to support my charitable interests while avoiding multiple estate and income taxes.
- **Charitable Gift Annuities** allow me to give and receive an income in addition to a tax deduction. The remainder will benefit my charitable interest.
- **Charitable Remainder Trust/Charitable Annuity Trusts** are legal instruments that provides income and a tax deduction to me, leaving the remainder to charity.
- **Life Estates** allow me to deed my home to charity and continue to live there for my lifetime.

For More Information

I am interested in receiving an illustration for a

- Charitable Gift Annuity
- Charitable Remainder Trust
- Charitable Lead Trust

and would like to receive specific information on how it would help me increase my income and receive a tax deduction while making a charitable contribution. Please send me a personalized proposal based on:

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 or call The San Diego Foundation and ask for Amy Walling.

