

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% |

Leslie S. Klein, CFP®
Associate Vice President, Charitable Giving
The San Diego Foundation

2508 Historic Decatur Road | Suite 200 | San Diego, CA 92106
 619-235-2300 | lesliek@sdfoundation.org
www.sdfoundation.org

**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. 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 incentives to those who support charity. Our laws enhance planning strategies like the Charitable Gift Annuity, allowing donors to give and receive.



GIVE WELL | **The Charitable 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 fixed 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 this attractive annual income payment. The specific amount is based on the age of the donor. (See the table on the back panel for sample rates.)

For More Information

Please contact

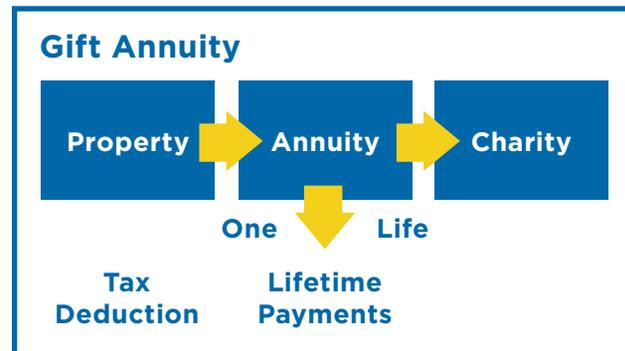
Leslie S. Klein, CFP®
Associate Vice President, Charitable Giving
The San Diego Foundation
619-235-2300

Or Visit Our Website

At www.sdfgift.org

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 for transferring an appreciated stock to charity, it is possible to bypass a portion of the capital gains tax as well. In this illustration, stock valued at \$200,000 (with an original cost of \$40,000) is transferred to a gift annuity and 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 benefitting my favorite charities. 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 or call The San Diego Foundation and ask for Leslie S. Klein, CFP®.

All inquiries are treated in complete confidence.