

## Secure Your Future

If you are like many people, you have watched your investments fluctuate with the markets. There isn't much security in knowing that your future can be tossed around like the wind.

You might be wondering if there is any way to create true security for you and your loved ones. The good news is that with a charitable gift annuity, you can receive fixed income that never changes with payments made to you or your loved ones for life.

## Would You Like Secure Fixed Income for Life?

If you are looking for a way to secure your future, a charitable gift annuity is the answer. Not only will you help us further our work, but you will receive the security of fixed income for your lifetime backed by our promise.

Now is the time to lock in a rate based on your age. To find out your payment rate and learn more about establishing a charitable gift annuity, please give us a call. We look forward to helping you secure your future!

## The Security of a Charitable Gift Annuity

This brochure explains the benefits of a charitable gift annuity as a way for you to help your charity of choice and secure your future. After reading this brochure if you have questions about the security behind our promise, please give us a call or visit our website. We look forward to assisting you.



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One Thing  
 You Can Always  
 Count On.

## What is a Charitable Gift Annuity?

A charitable gift annuity is really just a contract. You transfer your cash or property to us and we pay you income for life at a rate based on your age. Payments may be set up for you alone or for you and your spouse. Once all annuitants have been paid, we receive the remaining value.

One benefit of the gift annuity is that your payment is fixed at the very beginning. This means that your income does not change with investment returns. You have the confidence of knowing that your income will never change. Depending upon your gift, you may receive the added benefit of mostly tax-free income. And you will receive a charitable deduction at the time you make your gift to us.



## How Do I Know That My Income is Secure?

You may be wondering, “How can I be sure that I will receive income for life?” A gift annuity is a secure stable source of income because it is backed by all of a charity’s assets. If you create a gift annuity with our organization, we promise to pay you income for life and that promise is based on the following:

- Our Reserve Account —** We maintain an account as required by state law to make annual payments to all of our annuitants.
- Our Endowment Funds —** The money in our endowment and additional funds also back our promise to make payments to you.
- Our Real Estate/ Property —** Finally, all of the other property we own stands in front of our promise to pay your annuity amount.



Given our promise, you can see why a charitable gift annuity provides you with all of the security that you need!

### Here’s the story of a friend who discovered the security of a charitable gift annuity.

Lynn was nearing retirement and wanted to establish a \$20,000 gift annuity with her favorite charity. However, before moving forward, she told her advisor that she needed to know that her payment was secure. Her advisor visited the charity and they explained that Lynn’s income would be backed by all of the organization’s assets. Once Lynn’s advisor told her all that their promise entailed, Lynn was convinced that a charitable gift annuity would provide her with the security she needed. She is now enjoying her fixed income for life.

**Please note:** The name and image above is representative of a typical donor and may or may not be an actual donor to our organization. Since your gift annuity benefits under federal rules may be different from this example, please contact us for your specific benefits.