

A

GIFT THAT



A gift annuity is a simple contract **between you and our organization**.

You fund it with cash or stock, and we agree to send you a fixed payment each quarter for as long as you live. You can fund one for yourself, or for another person so payments last as long as either of you live. Call or email us for a no-obligation illustration of what your rate and tax savings might be.

Do you want to receive a check from us **for as long as you live?**

PAYS TWICE

As you consider your plan, think about adding a charitable gift annuity to it. When you fund a charitable gift annuity with us, you receive payments from us for life. A charitable gift annuity gives you:



Income for life at fixed rates.



Income tax savings this year.



Possible capital gains benefits if you fund it by transferring stock.



Support for the causes you care about after a lifetime of payments to you.

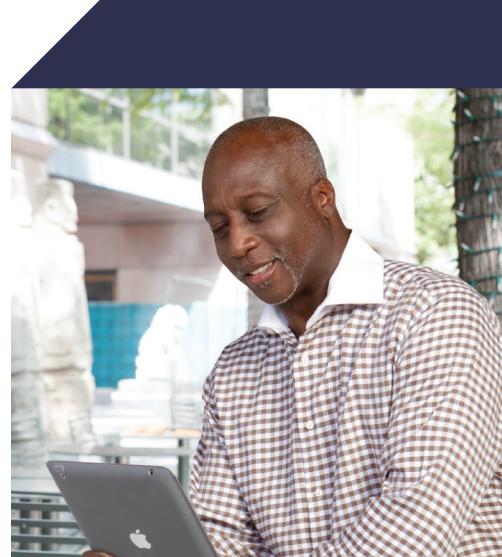


WISE STOCK ADVICE

You likely have some stocks you have held for years. Perhaps it is time to sell some. Some you may want to hold. If you want to use some of your stocks to have a great impact, consider donating them.

By giving a gift of stock, you receive an income tax deduction for its current value but pay no capital gains on the transfer.

Always check with your financial planner and tax adviser first, but if you want to put old stocks to a new use, we can help you freshen your portfolio.



If you give cash, consider giving stock instead. Use the cash to replace the stock at a new, higher basis.