



Enjoy substantial financial benefits. Make an enduring contribution to Gesher Jewish Day School.

A Charitable Gift Annuity is a unique agreement between you and Gesher Jewish Day School that allows you to do both.

CHARITABLE GIFT ANNUITY (CGA) • AT-A-GLANCE

- Provides income today for you, you and your spouse, or for a loved one
 - Guarantees a reliable, steady stream of income for your lifetime
 - Provides potential estate and income tax benefits
 - Enables donors younger than 55 to supplement their retirement income
 - Defers capital gains tax for gifts of appreciated assets
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Are you seeking a guaranteed level of permanent income, something you can rely upon forever? Have you considered making a lasting gift to Gesher Jewish Day School but were concerned about how to do so? Are you concerned about paying capital gains taxes on appreciated assets if you use them to fund your retirement?

A Charitable Gift Annuity (CGA) serves as an attractive alternative to other investments that currently offer lower yields, while offering several financial and philanthropic benefits. You are guaranteed to receive a specific payment, a portion of which may be free of income tax. Additionally, you will receive a current charitable income tax deduction and a reduction in your taxable estate.

If you decide to use appreciated assets to fund a gift annuity, no capital gains taxes are due when the securities are contributed. Instead, a portion of your income from the annuity will be subject to capital gains tax, which will be paid over your life expectancy. Charitable Gift Annuities tend to pay higher yields (interest rate) than many other investment alternatives.

And, when the annuity ceases to be paid, the balance of your gift will create a significant benefit for Gesher Jewish Day School.

TYPICAL DONOR PROFILE

- Needs guaranteed income
 - Wants fixed income based on the fair market value of the transferred assets
 - Desires to make a “present gift” for estate planning purposes
 - May not want to make additional gifts through estate
 - Is between the ages of 55 and 95
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HOW MUCH WOULD I RECEIVE?

Single Life Annuity		Two-Life Annuity (Joint and Survivor)		
<u>Age</u>	<u>Rate</u>	<u>Younger Age</u>	<u>Older Age</u>	<u>Rate</u>
55	4.8%	55	55+	4.1%
60	5.0%	60	61+	4.7%
65	5.3%	65	71+	5.1%
70	5.7%	70	76-79	5.4%
75	6.3%	75	80-81	5.8%
80	7.1%	80	85	6.5%
85	8.1%	85	90	7.5%
90	9.5%	90	95+	9.0%

* These rates are for illustration purposes only and are effective as of February 1, 2009. The Gesher Jewish Day School uses the rates for Charitable Gift Annuities as set forth and approved by the American Council on Gift Annuities (ACGA). For more information on the ACGA, visit www.acga-web.org.