

The Advantages of a Charitable Gift Annuity

This brochure shows how charitable tax planning offers philanthropic individuals and families a win-win proposition.

We would be happy to provide you with specific information by personalizing an example of how a charitable gift annuity could benefit you.

To receive a complimentary, customized illustration, you are invited to use the reply card in this brochure, call or e-mail us.

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I have reviewed your brochure and:

- I would like to speak with someone who can provide more information.
- Please email an illustration of how a gift annuity would benefit me.

Name _____

Street _____

City _____

State/Zip _____

Phone _____

Email _____

Birth Date 1st _____

Birth Date 2nd _____

Asset Value _____

Cost Basis _____

(Please complete and return. All inquiries are treated with complete confidentiality.)



San Elijo Lagoon CONSERVANCY

Dedicated to protecting and restoring the resources of San Elijo Lagoon Ecological Reserve, its watershed, and related ecosystems for the benefit of current and future generations.



The Benefits of a

Charitable Gift Annuity



San Elijo Lagoon CONSERVANCY

Do You Ever Wonder What the Future Holds?

We are pleased to offer charitable gift annuities through our partnership with The San Diego Foundation. This popular gifting program is one example of how our tax laws continue to provide special ways for you to secure your future and accomplish two objectives with one asset.

A minimum contribution of \$25,000 in cash or publicly-traded securities is all that is required to participate in this advantageous program. (Real estate may be considered on a case-by-case basis.)

Age	Rate
65	5.3
68	5.6
70	5.8
72	6.0
74	6.3
76	6.6
78	7.0
80	7.5
82	7.8
84	8.2
86	8.6
88	9.2
90	9.8

Rates effective 7/1/11

How a Charitable Gift Annuity Works

A Gift Annuity is a contract between you and The San Diego Foundation for the ultimate benefit of San Elijo Lagoon Conservancy. Payments are backed by the assets of The San Diego Foundation. Therefore, you can be confident that the Gift Annuity will provide reliable income.

The Gift Annuity makes it possible for you to receive high returns on an asset for the rest of your life. When the contract has been completed, remaining assets will be used for our benefit. So, while you take steps to secure a high annuity payment for the rest of your life, you also realize philanthropic goals.

Gift Annuity Benefits

In addition to attractive rates, which are based on age at the time of the contract and are fixed for life, gift annuities offer other benefits:

- **A current income tax deduction - something you will appreciate when you file this year's tax return (typically 28%-60% of the gift amount).**
- **Tax-free income - a nice bonus to help you lower your taxable income (typically 60% - 80% of the income received for a cash contribution will be treated as tax-free through life-expectancy).**

Gift Annuities are Flexible

Gift annuities can pay income to a maximum of two people (annuitants). Although in the majority of cases, this would be for you or you and your spouse; gift annuities can also be established for other loved ones, such as a parent or child. Income recipients must be at least age 65 to begin receiving payments.

Current or deferred payment options are available depending on the age of the intended income recipient at the time of the gift. Ask about the options.



A WIN-WIN PROPOSITION

With the benefits of high payment rates, reduced taxes, and an ultimate gift to **San Elijo Lagoon Conservancy**, it is easy to see why so many friends consider the Gift Annuity to be the ultimate win-win proposition!

