



CHARITABLE GIFT ANNUITY - A GIFT THAT PAYS YOU BACK

When you create a charitable gift annuity with \$10,000 or more, you receive fixed payments for life while providing lasting support to your community.

Here's how it works:

- You receive an income tax deduction in the year you establish the annuity.
- You receive a guaranteed income for life. A portion of this income may be free of income tax.
- If you fund the annuity with an appreciated asset, you are only partially taxed on the capital gain.
- At your death the remaining funds will benefit the ongoing work of LCF, providing support for LCF's Lincoln Forever Fund or specific causes and nonprofits you select.

If you're looking for ways to support your community and receive a steady income stream, a charitable gift annuity may be your answer. Based on \$25,000 gift amount for a single annuitant, see the rate table below:

Age	Rate	Annuity	Charitable Deduction
60	3.9%	\$975	\$5,062
70	4.7%	\$1,175	\$8,838
75	5.4%	\$1,350	\$10,438
80	6.5%	\$1,625	\$11,642

* Lower rates available for a two-life gift annuity. Rates are subject to change.

For example, Sara, age 75, has considerable savings invested in CDs at her local bank, several of which will soon mature. As a retired educator, she wants to

increase her income and establish scholarships for students from Lincoln area high schools. After discussion with her financial advisor, Sara decides to use her CDs to establish a \$25,000 charitable gift annuity at LCF.

Sara will receive an immediate charitable tax deduction of approximately \$10,438, and an annual income stream of \$1,350 (\$337.50 per quarter). Much of this payment will be tax-free for 12 years, and upon Sara's death, LCF will establish a scholarship fund in Sara's name to be awarded to area high school students according to the criteria Sara determined.

A gift annuity established with \$25,000 or more may create a permanent fund to support your favorite causes and organizations. The funds remaining from a \$10,000 gift annuity will be added to LCF's Lincoln Forever Fund to meet future needs and opportunities in our community through our grants program.

If you would like more information about making a charitable gift that pays you back, please contact us. We can provide personalized illustrations based on your age and the size of your gift.

Donor Recognition

Legacy Society recognizes those who have made plans to leave an end-of-life gift, to include charitable gift annuities.