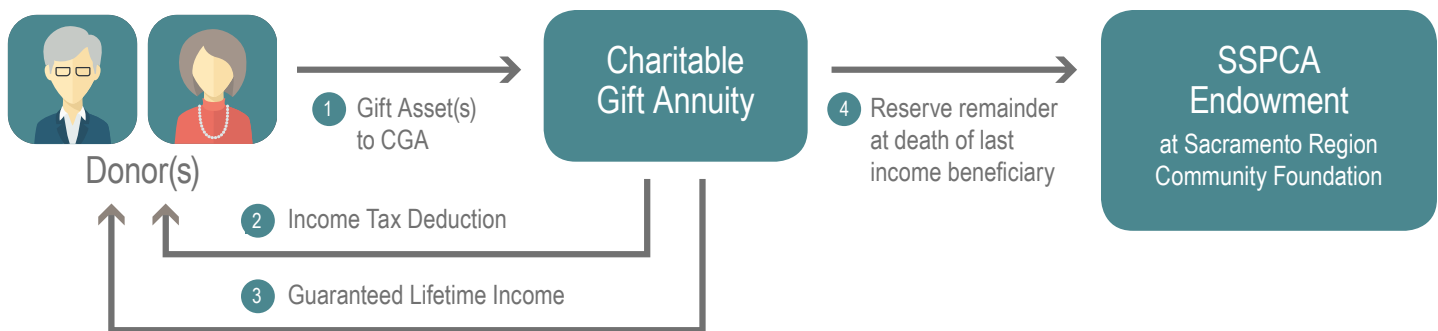


A SMART WAY TO ENSURE THE FUTURE OF YOUR FAVORITE NONPROFIT AND RECEIVE FIXED PAYMENTS FOR LIFE

A Charitable Gift Annuity is a time-tested method that many donors use to both give and receive. In addition to making a “planned gift” to the Sacramento SPCA’s endowment at the Sacramento Region Community Foundation, a Charitable Gift Annuity will create an **immediate income tax deduction** and generate **fixed income** for life. After your lifetime, the remainder in the account will be transferred to the Sacramento SPCA’s endowment on your behalf.

A Charitable Gift Annuity can become an attractive part of your investment portfolio and may add significantly to your charitable legacy. The fixed income payment amounts are based upon your (and/or your spouse’s) age, and you can choose whether you receive payments immediately, or defer them to a later date.

HERE’S HOW THE PROCESS WORKS:



The minimum amount to open a Charitable Gift Annuity is \$10,000 – either in cash or appreciated securities. The benefits of establishing a gift annuity are numerous, such as:

- An immediate (partial) income tax deduction;
- Fixed lifetime income (partially tax-free!);
- A reduction of your taxable estate;
- Avoidance of capital gains (when gifting an appreciated asset); and
- Satisfaction from enhancing your charitable legacy.

Charitable Gift Annuity rates are attractive, offering a reliable flow of income and a reliable addition to your portfolio:

Single Life		Two Lives (Joint & Survivor)	
Age	Payout Rate	Age	Payout Rate
60	4.4%	60/60	3.9%
65	4.7%	65/65	4.2%
70	5.1%	70/70	4.6%
75	5.8%	75/75	5.0%
80	6.8%	80/80	5.7%
85	7.8%	85/85	6.7%
90+	9.0%	90/90	8.2%



SACRAMENTO
SPCA

For an illustration of how a Charitable Gift Annuity would help you reach your financial and charitable goals, please fax or email the following information to Michele K. Steiner at 916-383-7062 or msteiner@sspca.org.

Annuitant #1: _____ / ____ / ____
(name) (date of birth)

Annuitant #2: _____ / ____ / ____
(name) (date of birth)

Relationship: Spouse Other: _____

Source of Gift: Cash Amount \$ _____

Stock _____ shares of _____

Fair market Value \$ _____ Cost basis \$ _____