



If you fund a gift annuity, I'll bring you cookies every year for the rest of your life.

A Steady Stream of Cash You Can Rely On

Who wouldn't want a steady stream of cash that they can count on, especially in an unstable economy or when stocks are on a roller coaster ride?



wm.planyourlegacy.org

This brochure contains general gift, estate, and financial planning information for educational purposes. It does not provide legal or tax advice. For advice or assistance on specific gifts and decisions please consult an attorney or other professional advisor.

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Perhaps you are retired and living on a fixed income. We hope you've planned well for your retirement and are living as you had expected, but as we all know, the economy and the financial markets don't always perform as we need or want them to. If you lived through uncertain economic times in the past or find yourself there now, you know what we mean. Sometimes even the best laid plans can be upset when the markets perform unpredictably. If you are concerned about the performance of some of your appreciated assets or need to increase your cash flow, here is an idea that could be of interest — the charitable gift annuity.

One of the most appealing aspects of this gift for our senior donors is receiving fixed, annual payments for life.

Here's How it Works

You transfer cash or appreciated, marketable securities to William & Mary and in exchange, we make fixed, annual payments to you, for the rest of your life. The payout percentage is based on age, so the older you are, the higher the rate.

The charitable gift annuity provides other benefits, too. A portion of your annual payment is tax free — because it is considered return on principal. You will also be entitled to a charitable income tax deduction in the year you create the gift, then have up to five additional years — if you need them — to use it.

In addition to personal benefits, you will also be providing a future gift to William & Mary. At your death, whatever assets remain in your annuity will be available for William & Mary to use in support of our mission.

The following table provides the current CGA rates for sample ages as of January 1st, 2012. Please contact us for your exact benefits.

Single Life:

Age	65	70	75	80
Annuity Rate %	4.7	5.1	5.8	6.8

Two Life:

Age	65 - 65	70 - 70	75 - 75	80 - 80	85 - 85
Annuity Rate %	4.2	4.6	5.0	5.7	6.7

We'd be delighted to prepare a personal gift annuity illustration for you, at no obligation. If you think a charitable gift annuity would work for you, we'll do our part to make the process go

smoothly. Just let us know how we can help.

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