

In Giving You Receive

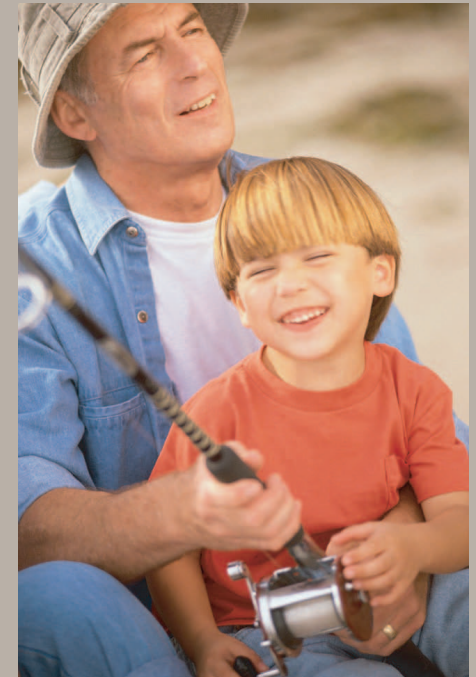
It is said that in the act of giving we receive more than we thought imaginable. Most of us experience the reality of this truism through the eyes of a child, the gratitude of a life changed, or through the vision that is inherent in the spirit of philanthropy.

Some may find it surprising that U.S. tax laws take this reality one step further and provide tangible evidence that a charitable gift changes much more than the charity on the receiving end. It is with this purpose in mind that our laws embrace planning strategies like the Charitable Gift Annuity, offering many incentives that nurture a philanthropic society.

Rates for One Life Charitable Gift Annuities

60	5.7%
65	6.0
68	6.3
70	6.5
72	6.7
74	6.9
76	7.2
78	7.6
80	8.0
82	8.5
84	9.2
86	9.9
88	10.6
90	11.3

The Charitable Gift Annuity



In Giving You Receive



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*(This information is provided as an educational service.
Personal advisors should always be consulted in the
planning process.)*

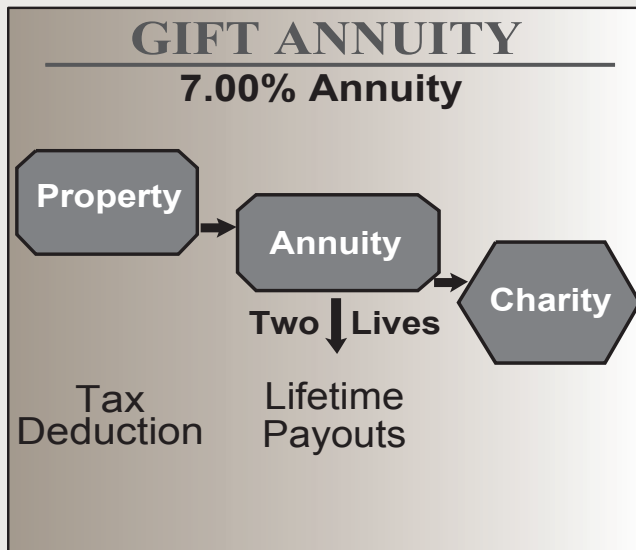
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In Giving, You Receive

The Charitable Gift Annuity (CGA) is a planning tool that recognizes that the rewards of giving begin with the desire to make a gift.

To create a CGA, a donor transfers an asset to charity. In turn, the charity agrees to make annual payments to the donor(s) for life.

In addition to the satisfaction inherent in the act of giving, the CGA adds a tangible benefit in the form of an attractive annual income payment. The specific rate is based on the age of the donor. See the table on the back panel for examples.



Funding A CGA With Stock

While the Gift Annuity can be funded in a number of ways, let's examine the benefits of transferring an appreciated block of stock to charity.

The CGA graphic shows the highlights. Not only is there an immediate charitable income tax deduction by transferring an appreciated block of stock to charity, it is possible to bypass a portion of the capital gains tax as well. For illustration, stock valued at \$200,000 with an original cost of \$40,000 transferred to a gift annuity may save more than \$9,000 in taxes!

In addition, the CGA may significantly increase income. If the stock had been producing dividends of 3% (\$6,000 a year), the 7.0% annuity payment results in an annual increased income of \$14,000!

The benefits don't end there. Of the annual income payment a portion of the payment may be tax-free.

More Information . . .

I have reviewed your brochure on the Charitable Gift Annuity and would like to receive specific information on how a CGA would help me increase my income and make a charitable contribution. Please send me a personalized CGA proposal based on the following:

Name _____

Street _____

City _____

State / Zip _____

Phone _____

E-mail _____

Asset Value _____

Cost Basis _____

First Person DOB _____

Second Person DOB _____

First Payment Date _____

(Please complete and return to the address on the back panel. Inquiries are treated with complete confidence.)

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