

A Guaranteed Return

In these times of economic and investment uncertainty, you are looking for reliability, consistency, and accountability for your financial future. What if your investment could provide a guaranteed income to you *and* benefit a worthy cause, at the same time?



To learn more about how Bartlesville Community Foundation and Bartlesville Regional United Way can assist you in simplifying your giving, creating your legacy, and supporting your community, please contact:

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The information in this brochure is for educational purposes only and is not intended for legal, tax, or accounting advice. For specific issues related to your particular situation, please consult your legal, tax, or accounting professional.

Are Your Investments Secure?



[CGA] Charitable Gift Annuity

How does a CGA Work?

A charitable gift annuity is essentially a contract. You make a gift of cash, stock, or other marketable property and you receive a fixed income **for life**. The lifetime payments may be set up for you alone or for you and your spouse. What is left of your gift after the lifetimes of the people receiving payments helps to support charity.

How is the Income Secure?

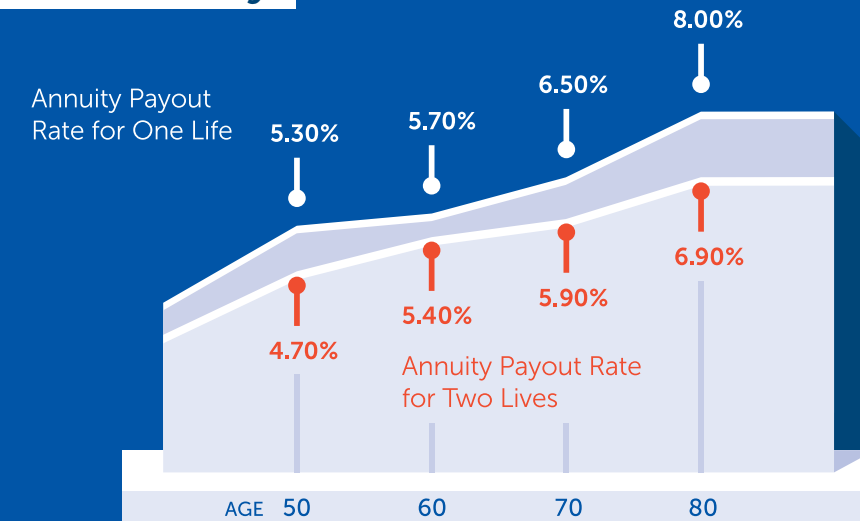
A gift annuity is a secure, stable source of income because it is backed by the assets of the charity. When you fund an annuity there is a contract with the charity and they promise to pay you income every year, for your life or you and another person.

What are the Tax Benefits of a CGA?

You are eligible for a sizable charitable income tax deduction in the year you set up the gift annuity. In addition, each year a portion of your payment is income tax-free, until you reach your anticipated life expectancy. Plus, part of your payments may be taxed at a lower capital gains tax rate, depending upon the type of property you contribute.

How Are Charitable Gift Annuity Rates Established?

The American Council on Gift Annuities establishes gift annuity rates by taking into account your age and the current investment climate. Below are tables illustrating rates for "one-life" and "two-life" gift annuities.



Please contact us for the exact rate for your specific age.



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