

# CHARITABLE GIFT ANNUITY

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You can realize tax savings and reliable annual income while donating to GRAPPA. Here's how charitable gift annuities work:

You make a donation to GRAPPA (minimum of \$10,000). You receive fixed annual payments for the rest of your life, at an attractive payment rate.

You receive an immediate charitable income tax deduction, and if you donate appreciated securities to fund your gift annuity, you will enjoy capital gains tax savings as well. Your gift will benefit you (and someone else, if you choose) now, and improve the lives of those living with psoriatic disease in the future. One of the reasons that gift annuities are popular is because they are so flexible. Here are the most common options:

**Immediate payment annuity:** Once you make your donation, GRAPPA will make annual fixed income payments to you starting immediately.

**Annuity that reduces your capital gains taxes:** If you have stocks or mutual funds that you have held a year or longer, you can use them to fund your gift annuity. By doing so, you will avoid a significant portion of the capital gains tax.

The remaining gain will be equally allocated over several years of your annuity payments and will not be taxed all at once.

**Annuity with two beneficiaries:** One of the great things about gift annuities is that they can be set up to benefit two people, making them a great retirement and estate planning tool for couples, whether or not the individuals are married. If either beneficiary passes away, the surviving beneficiary will continue to receive the full annuity payment each year for life.

**Deferred payment annuity:** The payment rate of an annuity increases with age. If you

don't need income immediately, you can defer your first payment for a number of years to a point in the future. You will receive payments at a higher rate.

GRAPPA can provide a customized illustration of how a charitable gift annuity could benefit you. We'll calculate your payments and tax benefits based on your age and a sample gift amount, without obligation and in confidence. GRAPPA offers gift annuities to income beneficiaries age 60 and over. The minimum gift amount is \$10,000.

# OUTRIGHT GIFT

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An outright gift of cash or appreciated property is another easy and wonderful way to contribute to the work of GRAPPA.

Your gift will be put to immediate use, and you will be entitled to a charitable income tax deduction for the full value of your gift.

