

RATES FOR A CHARITABLE GIFT ANNUITY*

AGE	RATE
60	5.0%
65	5.3%
70	5.7%
75	6.3%
80	7.1%
85	8.1%
90+	9.5%

*As of February 2009. Rates for two lives are available upon request.



HOW UNITED WAY ADVANCES THE COMMON GOOD

EDUCATION + **INCOME** + **HEALTH**

Education, income and health are the building blocks for a good life. Education is essential to getting and keeping a job with a livable wage and health benefits. An income adequate to pay for today's necessities and save for the future provides families some sense of financial stability. Access to quality health care keeps children on track in school and adults productive at work. Remove any one of these building blocks and the other two topple.

Working with many partners, United Way continually looks for the most effective ways to help people gain access to educational, economic and health-related opportunities.

United Way of San Luis Obispo County
(805) 541-1234
www.unitedwayslo.org



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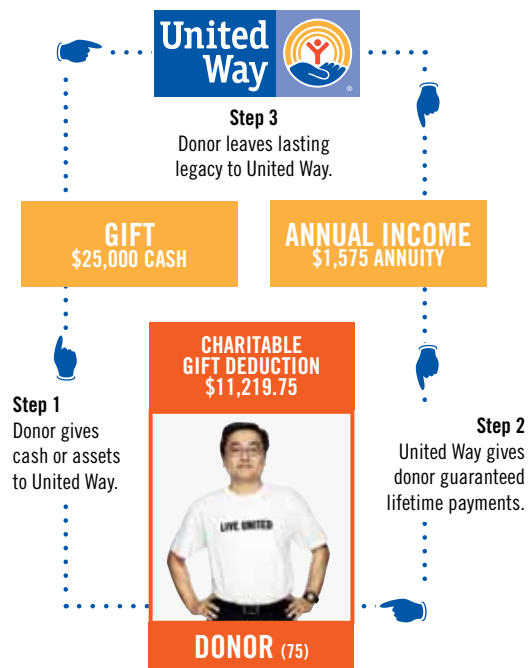
**HOW TO LIVE UNITED
AND RECEIVE
GUARANTEED
PAYMENTS
FOR LIFE:
THE UNITED WAY
CHARITABLE
GIFT ANNUITY**

**GIVE. ADVOCATE. VOLUNTEER.
LIVE UNITED.** 

ABOUT THE UNITED WAY CHARITABLE GIFT ANNUITY

Are you looking for a way to provide yourself or a loved one a fixed payment for life and leave a lasting legacy in E>A 5ag` fk1 If so, a charitable gift annuity might be the right gift for you. A charitable gift annuity is a contract between you and United Way, in which you transfer cash or appreciated assets in exchange for a guaranteed, fixed payment for life. The annuity payments can be quite high (relative to CDs and money market accounts) depending on your age, and a portion of the payment stream may even be tax-free. Best of all, you receive a charitable deduction for the value of the future gift to the United Way of ES` >g[e AT[eba and the satisfaction aXhelping to guarantee that United Way will continue the unselfish dedication in providing needed services to our communities.

Charitable gift annuities can be set up with one or two income beneficiaries. The minimum age is 60 and the minimum amount to fund an annuity is \$10,000. Payments can be made on a quarterly, semi-annual or annual basis.



CURRENT GIFT ANNUITY

You can transfer cash or securities for a fixed payment beginning as soon as possible.

EXAMPLE: Sarah purchased stock several years ago for \$2,000 and the stock appreciated to \$20,000. She was about to retire and was looking for a secure source of future income. Because of the fluctuating markets, she wanted to sell her stock but avoid paying high capital gains tax. Sarah decided to transfer her stock in exchange for the 5.3% fixed annuity payments, because of her age (65 yrs). Sarah will receive income now, take a current charitable deduction and avoid some capital gains tax on the gift and a portion of her income would be tax-free.



DEFERRED GIFT ANNUITY

If you are not ready to receive payments until retirement you can establish a deferred gift annuity, take the charitable deduction now and receive payments at a designated future date.



EXAMPLE: Matt was a VP with a large corporation. He recently sold a rental property and was looking to invest the \$75,000 cash from the sale. He wasn't ready to retire, but was interested in investment options that would provide income for the future. A gift planner at United Way told Matt that a deferred gift annuity would meet his goals. He could fund a deferred gift annuity and receive an immediate charitable tax deduction. He could begin taking payments at a fixed date in the future or be flexible with his retirement date.

Note: For illustration purposes only. Always consult with your attorney or personal advisor.

MORE INFORMATION

I would like to:

- Receive additional information on the charitable gift annuity
- Receive a customized gift annuity illustration to view possible benefits
- Discuss other planned giving options

NAME _____

STREET _____

CITY _____ STATE _____ ZIP CODE _____

PHONE NUMBER _____

BEST TIME TO CALL _____

EMAIL ADDRESS _____

PLEASE COMPLETE AND RETURN THIS FORM TO:

United Way of San Luis Obispo County
PO Box 14309
San Luis Obispo, CA 93406

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LIVE UNITED 
United Way of San Luis Obispo County