

Secure Your Future



A Charitable Gift
Annuity can
provide you with
regular, fixed
payments for life

L A C C
LOS ANGELES CITY COLLEGE
FOUNDATION

If the ups and downs of the stock market have you wanting something more reliable and predictable, the answer might be a charitable gift annuity. A charitable gift annuity is a dependable way for you to lock in your gains, obtain tax benefits and receive steady payments for life.

A charitable gift annuity provides you with the regular, fixed payments you desire along with tax benefits and a charitable legacy.

What is a Charitable Gift Annuity?

A charitable gift annuity is a simple agreement between our organization and you. In exchange for cash or other assets, we provide you with a lifetime of fixed payments. Here's how a charitable gift annuity works:

- The payment rate is based on your age.
- The payment rate is fixed. It never changes no matter what the economy does.
- You may benefit from a charitable deduction for a portion of the funding amount.
- It can be funded with cash, CDs or appreciated assets, such as stock.

The Benefits of Giving Appreciated Property

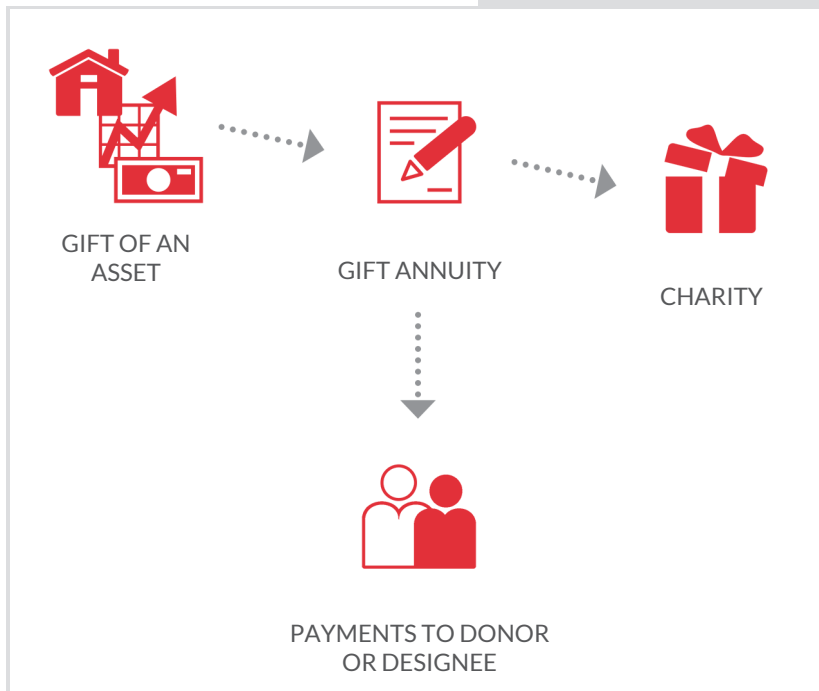
To maximize your savings, fund your charitable gift annuity with appreciated assets, such as stock. It is important to transfer your stock to charity to fund the gift annuity rather than sell it yourself. Here's how this plan works:

- If you transfer stock, you can avoid some of the capital gains tax otherwise due on the sale of your stock.
- You will receive fixed payments for life, a portion of which may be taxed at capital gains rates.
- You are able to diversify your portfolio at a low cost by transferring stock to fund a gift annuity.

Your Payments are Secure

A charitable gift annuity is a secure solution. When you fund a charitable gift annuity with us, you no longer need to worry about the market. Here's why:

- Your charitable gift annuity is backed by the full assets of our organization.
- We comply with state regulations to ensure we invest properly and provide adequate reserves to assure you of all future payments.
- All of our property and assets stand behind our promise to provide you with a lifetime of payments.



The Advantages of a Charitable Gift Annuity

A charitable gift annuity can provide many other benefits. You can take advantage of these options to gain even more advantages.

Here's how:

- You can choose to fund a two-person gift annuity, which can provide payments to you and another person for each of your lifetimes.
- You can select a later start date to receive even larger payments.
- You can always fund more than one gift annuity.
- No matter what you choose, after a lifetime of payments, the charitable gift annuity adds to your charitable legacy.

Definitions

Charitable Gift Annuity

A contract between a donor and charity where the donor contributes an asset in exchange for a lifetime of fixed payments. The donor receives an income tax deduction in the year of the gift. After all required payments, the charity uses the balance of the gift annuity funding amount to support its work.

Deferred Gift Annuity

A gift annuity where the first payment date is delayed, giving the annuity recipient higher payments and a higher income tax deduction for the donor.

Two-Life Gift Annuity

A gift annuity where the payments continue until the latter of the two beneficiaries dies.

Worry-Free

While the gift annuity is not insurance or an insurance product, it is backed by all of our assets.



Let Us Help You

Call or email us so we can send you a simple illustration showing the benefits and options for funding a charitable gift annuity.

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