

## HOW UNITED WAY ADVANCES THE COMMON GOOD

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.

With the help of many partners, United Way continually works to break the cycle of poverty for every child, individual, and family in Maricopa County.



ADVANCING EDUCATION  
INCOME AND HEALTH

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

GIVE. ADVOCATE. VOLUNTEER.  
UnitedWay.org



## 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 your community? 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 and the satisfaction of helping 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 establish an annuity is \$25,000. Payments can be made on a quarterly, semi-annual or annual basis.

### 75 YEAR OLD DONOR EXAMPLE

DONOR GIVES TO UNITED WAY:  
CASH GIFT \$25,000

ANNUITY RATE 5.8%

CHARITABLE DEDUCTION  
\$11,443.00

UNITED WAY GIVES DONOR PAYMENTS:  
ANNUAL ANNUITY PAYMENT \$1,450

AT END OF LIFE DONOR LEAVES BEHIND A LEGACY GIFT



## CURRENT GIFT ANNUITY

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

*EXAMPLE: Sarah Martin is a loyal contributor. She's retired, and a volunteer with United Way. After reading about the charitable gift annuity and understanding the benefits, Sarah decides to establish a charitable gift annuity for \$50,000. Based on her age of 70, she will receive a yearly annuity of \$2,550 for the rest of her life. She will also receive a nice charitable deduction of \$20,496. Sarah feels a sense of pride knowing that when she passes, her gift will assist United Way in providing education, income and health to those most in need.*

## DEFERRED GIFT ANNUITY

When you establish a deferred gift annuity, you receive your guaranteed, fixed payments at a future date, and you can take the charitable deduction now.

*EXAMPLE: John Asher is a 55 year old VP at a large firm, as well as a United Way volunteer. He wants to make provisions for retirement, but doesn't want to receive any benefits until he's 65 years old. John will establish a deferred gift annuity for \$100,000 and will receive a deferred gift annuity rate of 6.5%. His yearly annuity will be \$6,500. Although John won't receive his payments until 10 years later, he can still claim his charitable deduction of \$35,973 now. The deferred gift annuity is a great option for younger annuitants, or those who don't want to receive payments until they really need them. Whatever the reason, the deferred gift annuity can work for you.*

RATES FOR A CHARITABLE GIFT ANNUITY*	
AGE	RATE
60	4.7%
65	5.1%
70	5.6%
75	6.2%
80	7.3%
85	8.3%
90+	9.5%

\*Rate effective July 1, 2018  
Rates for two lives are available upon request.

## MORE INFORMATION

I would like to:

- Get additional information on receiving an income stream for life
- 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

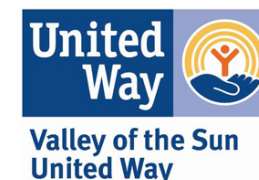
EMAIL ADDRESS

PLEASE COMPLETE AND RETURN THIS FORM TO:

Lisa Groves, JD  
Major & Planned Giving Officer  
lgroves@vsuw.org  
(602) 631-4806

VALLEY OF THE SUN UNITED WAY  
3200 East Camelback Road, Suite 375  
Phoenix, AZ 85018

vsuw.org



Charitable deductions will fluctuate, based on the IRS discount rate.