

Win-Win Proposition

The Charitable Gift Annuity is a perfect example of how our tax laws continue to provide special ways for you to accomplish two objectives with one asset. In fact, a close look at the Gift Annuity reveals a true win-win proposition.

The Gift Annuity makes it possible for you to receive income on an asset for the rest of your life. This only tells half the story. The Gift Annuity ultimately results in a charitable contribution. So, while you can take steps to secure an annuity payment for the rest of your life, you can also realize philanthropic goals.

It is simple. We will send you a Charitable Gift Annuity Agreement in exchange for your contribution. Each year for the rest of your life, we will mail payments to you. Or, if you prefer, the agreement can run for the lives of you and your spouse.

CBN Planned Giving would be happy to provide you with specific information. We will personalize an example for your situation or provide you with other planning ideas which meet your objectives. Or you can select a gift annuity presentation from our web site menu "Create Your Plan" and view a personal color gift illustration based on your specific information.

Annuity Rates effective as of January 1, 2012 for Charitable Gift Annuities (American Council on Gift Annuities – ACGA):

Rates for One Life

Age 60 Rate	4.4%
65	4.7%
70	5.1%
74	5.7%
78	6.4%
82	7.2%
86	8.0%
90	9.0%

Rates for Two Lives

Ages 60/55 Rate	3.7%
65/60	4.0%
70/65	4.4%
74/69	4.7%
78/73	5.1%
82/77	5.6%
86/81	6.3%
90/85	7.3%

The annuity rate is determined at the time the gift is made and will not be affected by future rate changes. As a portion of the annuity is a gift, you will receive an income tax deduction based on the portion that is the gift. A portion of the annual annuity income is exempt from Federal Taxes as it is considered a return of principal. A two-life annuity will make payments to you and your spouse or other annuitant for life without a reduction in payment upon the first death. Your joint ages at the time you make the gift determines the annuity rate. Individual financial circumstances will vary. Call CBN at (800) 333-2373, or e-mail us at PlannedGiving@CBN.org.

Charitable Gift Annuity Disclosure

CBN does not issue Charitable Gift Annuities in all states. Please contact CBN Planned Giving for information relative to Charitable Gift Annuity availability for your state of residence.

You are welcome to take this information to your qualified professional advisor. He or she is the person who can give you counsel regarding the risks, taxation and fixed payments from this gift annuity. We offer this information solely for educational purposes and emphasize that we are not giving tax, legal or other professional counsel. For such information, you should contact your qualified professional advisor.