



King Eider

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National Audubon Society & Audubon Alaska – Gift Planning

Charitable Gift Annuity: The Details

*You can make a gift and receive guaranteed fixed payments for life.
Payments may be much higher than your return on low-earning securities or CDs.*

Of all the gifts that pay you back, the **charitable gift annuity** is the simplest, most affordable, and most popular. You make a gift to the National Audubon Society and in return, we agree to make fixed payments to you for life. The gift agreement is a simple contract between you and Audubon. Your payments become one of our general obligations, fully backed by all our assets, and will not fluctuate.

Is this gift right for you?

A **gift annuity** is for you if...

- You want to make a significant gift to us and receive lifetime payments in return.
- You want to maximize the payments you receive from your planned gift — and you want to lower your income tax on those payments.
- You want the security of payment amounts that won't fluctuate during your lifetime.
- You also appreciate the safety of your payments being a general financial obligation of Audubon.
- You like the idea of supplemental income you can't outlive.

A **deferred gift annuity** is for you if...

- You are in high earnings years, looking for both income tax savings now and an additional source of revenue when you retire.

You can designate that your gift be used for a specific state office, nature center or program.

Gift annuities offer attractive tax benefits:

- You will receive a federal income tax deduction for a portion of your gift, based on the full value of the assets you contribute minus the present value of the life-income interest you retain.
- If you fund your charitable gift annuity with appreciated securities, naming yourself as beneficiary, *no **capital gains tax** is due on the transfer*. Only a portion of your capital gains will be reportable, and the tax will be spread over your annuity payments.
- Part of each annuity payment will be treated as *a **tax-free** return of your principal*. This effectively increases the yield from your annuity over your life expectancy.

Your gift annuity can start payments once you have made your contribution (an immediate payment gift annuity), or payments can begin at a later date selected by you (a deferred payment gift annuity). Deferral of the payment entitles you to a higher annuity rate and generates a larger charitable deduction.

Donors can create a series of deferred gift annuities over multiple years, jointly timed to begin making payments to supplement retirement income. Their deferred gift annuities give them a current income tax deduction and an additional source of cash during their retirement years.

Planning points

- A charitable gift annuity at Audubon can be created with a gift of \$10,000 or more.
- Gift annuities bring the benefits of a life-income gift into reach for many donors.
- Your gift annuity can make payments to a maximum of two people.
- Gift annuity rates are partly determined by the age of the beneficiary.
- Younger donors may find planning benefits in a deferred gift annuity.

<http://www.audubon.planyourlegacy.org/index.php>

Contact us so we can help you:

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