



HEARTFELT AND SECURE

A Guide to Easter Seals Gift Annuities





*Edgar "Daddy" Allen,
Easter Seals' Founder*

This booklet describes a unique way to secure your own financial future while also supporting our services for children and adults living with autism and other disabilities.

Edgar "Daddy" Allen, Easter Seals' founder, once said: "Your life and mine shall be valued not by what we take ...but by what we give." His words were spoken in 1919 and still ring true today. An Easter Seals Charitable Gift Annuity enables you to give *and* get lifetime income in return.

Easter Seals was founded on the simple idea that each of us can make a difference. Inside you'll learn how you can help achieve financial security at the same time you achieve your personal legacy of generosity.



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WHAT IS A GIFT ANNUITY?

The word annuity, according to Webster's Dictionary, means "a sum of money payable yearly or at other regular intervals."

The Easter Seals Gift Annuity is a wonderful way to make a difference in the life of someone living with autism or another disability while enjoying income and tax benefits that enhance your financial security.

An Easter Seals Gift Annuity allows you to receive regular fixed payments when you make a donation to support our mission. Does this sound too good to be true? Well, it's not.

In return for your donation of cash or other assets, Easter Seals will pay you a fixed amount for the rest of your life. The amount will never change. And, Easter Seals Gift Annuities offer attractive payment rates.

Whether you have already retired, or are planning now for retirement, a gift annuity is a great planning tool worth considering.

FIVE WAYS YOU BENEFIT

LOCK IN ATTRACTIVE PAYMENT RATES

Gift annuity rates are very attractive and are based on age and whether the annuity benefits one person or two.

LOWER YOUR TAXES

Gift annuities offer significant tax breaks the year you make your gift and, in some cases, in subsequent years.

RECEIVE PAYMENTS THAT NEVER GO DOWN

The amount paid to you is determined by your age at the time the gift annuity is funded. Rates will never change, regardless of how long you live or market fluctuations.

PROVIDE INCOME FOR OTHERS

Gift annuities can be set up for up to two beneficiaries. They offer a creative way to use your assets to improve financial security for a family member or special friend.

SUPPLEMENT YOUR RETIREMENT INCOME

If you have reached the maximum contribution level with your traditional retirement planning options, a gift annuity is another way to produce reliable retirement income.

WAYS TO FUND YOUR GIFT ANNUITY

There are a variety of ways to fund a gift annuity. The two most common are cash and gifts of appreciated securities.

CASH

Contributing cash to Easter Seals is the simplest way to fund a gift annuity. Simply send a check, wire transfer funds or charge your credit card to make your donation to Easter Seals.

STOCK/APPRECIATED SECURITIES

Funding a gift annuity with appreciated assets can be a good way to reduce exposure to capital gains taxes. If you own stock with significant paper profits, selling it will result in high capital gains. If you use that stock to fund your gift annuity, only a portion of the capital gain will be realized and even that portion will be spread over the years of your life expectancy.

OTHER

There are other options for funding your gift annuity. Please consult your tax advisor or call us at (800)221-6827 ext. 7101 to discuss the right option for you.

PEOPLE ARE TALKING

WHAT THE EXPERTS SAY

“You might worry that today’s generosity could jeopardize your plans for a comfortable retirement. A charitable gift annuity lets you live well and give back at the same time.”

—kiplinger.com

WHAT OUR DONORS SAY

“This is just a really fine thing. It’s hard to find a mutual fund that will pay you that much. So Easter Seals Gift Annuities are a good thing financially and for our society.”



—Mary Jane Swaney

FREQUENTLY ASKED QUESTIONS

ARE MY PAYMENTS SECURE?

Your payments are guaranteed by Easter Seals' assets and we've been around for almost a century!

IS THERE A MINIMUM AMOUNT OR AGE REQUIRED TO ESTABLISH AN EASTER SEALS GIFT ANNUITY?

YES. Easter Seals requires a \$5,000 minimum contribution to fund a gift annuity. However, it is not uncommon for donors to contribute \$100,000 or more. You may choose any amount, depending on your individual circumstances. The minimum age to create an immediate payment gift annuity is 65. A deferred payment annuity is available at age 55.

DO MY PAYMENTS CHANGE BASED ON THE STOCK MARKET OR INTEREST RATES?

NO. Your payment amount is locked in based on your age when you create the gift annuity and it will never change once the payments begin—that's guaranteed.



HOW OFTEN WILL I RECEIVE PAYMENTS?

You decide the frequency of your payments—monthly, quarterly, in semi-annual installments, or once per year. And you can have your payments set up to be direct deposited to your bank or checking account, in much the same way as you may be receiving your Social Security payments.

HOW DOES MY GIFT ANNUITY HELP EASTER SEALS?

At the end of your lifetime, any funds remaining from your initial gift will be used to provide our life-changing services to children and adults with disabilities.

HOW DO I FIND OUT WHAT MY PAYMENT AND TAX SAVINGS WOULD BE?

To find out your exact payment and tax savings, based on your age and donation amount, use the attached reply or contact us at (800)221-6827 ext. 7101, or email us at annuityinfo@easterseals.com.

GETTING STARTED

To learn the exact gift annuity benefits you would receive, simply contact us or return the reply form on the next page. We have gift planning staff available to answer your questions and help you determine if a gift annuity is a good option for you.



We will be happy to provide you with a Personalized Example Kit, at no obligation, showing how a gift annuity would work for you based on your age and gift amount.

Why not make the call today? The call is free and you are under no obligation whatsoever. We look forward to talking with you.

PHONE: (800) 221-6827 ext. 7101

EMAIL: annuityinfo@easterseals.com

MAIL: Easter Seals
Gift Planning Office
233 South Wacker Dr.
Suite 2400
Chicago, IL 60606

For more information, visit our website:
WWW.EASTERSEALS.COM/ANNUITY

SEE YOUR BENEFITS

TO REQUEST MORE INFORMATION,
COMPLETE, DETACH AND RETURN THIS FORM.

- YES**, please send me specific information about how I can benefit from an Easter Seals Gift Annuity.

Name

Address

City

State


Zip

Phone (optional)

Best time to call

Email (to receive your information via email)

- Please send me a Personalized Example Kit based on the following:
- My date of birth is _____
 - Second annuitant date of birth _____
- Please send me example(s) based on the following gift amounts (minimum \$5,000)
- \$ _____ \$ _____ \$ _____
- I have included Easter Seals in my will.
- I would consider leaving Easter Seals in my will.

 Please complete this form, tear or cut it out of the booklet, and return it to Easter Seals for a prompt reply.



EASTER SEALS
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