



# LIFETIME INCOME, POSITIVE DIFFERENCE

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The Benefits of an Easterseals  
Charitable Gift Annuity... *Now and Later*

# Two good things are always better than one, right?

That's why we want to share information about a little-known tool – one that many Easterseals supporters have found brings peace of mind, along with a deep satisfaction in their hearts.

It's called a charitable gift annuity.

In short, you **enjoy income and tax benefits** that enhance your financial security, while **making a profound difference for individuals and families living with disability.**

Sound intriguing?

On the following pages, we explain how a gift annuity works. You'll see how you can lock in guaranteed income now and plan a gift to Easterseals later.

*We hope you find it helpful and consider leaving your own legacy of generosity.*





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# What is a Gift Annuity?

A gift annuity is a tool that allows you to donate cash or other assets to support Easterseals. In return, Easterseals pays you a fixed payment amount for the rest of your life.

That amount is based on attractive payment rates, determined by your age at the time the gift is made. Best of all, it's guaranteed – the payment amount never changes.

After your lifetime, what remains from your gift is used to support Easterseals' work in communities across the nation.

Additionally, if you like, you can choose one of these flexible options:

## **Two-Life Gift Annuity**

Allows you to arrange for the income to transfer to a loved one upon your death – then the gift would begin after your loved one's lifetime.

## **Deferred Gift Annuity**

Allows you to make your gift now and choose a later date to begin payments – at least one year or more in the future – in exchange for a higher tax deduction and a higher payment rate.

## **Income now. Gift later.**

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

# Five Ways You Benefit

## Attractive Payment Rates

Gift annuity rates are based on your age when you set up the annuity, and whether it benefits one person or two.

## Lower Taxes

You will receive a tax deduction in the year you establish your gift annuity, or you may choose to spread the deduction over the next five years.

## Payments That NEVER Go Down

Your gift annuity rate will never change. You will receive your set payment regardless of market fluctuations or how long you live.

## Income for Others

You can set up your gift annuity to benefit yourself and another beneficiary – a creative way to use your assets to improve financial security for a family member or special friend.

## Supplemental Retirement Income

Have you 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 most common are cash and gifts of appreciated securities.

## Cash

Contributing cash to Easterseals 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.

## 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, using it to fund your gift annuity can be a smart move. Only a portion of the 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 the Easterseals Gift Planning Team at 800.221.6827, ext. 7240, to discuss the right option for you.

# A Legacy of Generosity

Since 1919, Easterseals has been changing the way the world defines and views disabilities. We make profound, positive differences in people's lives every day.

Now more than ever, the challenges in the disability community are more complex and the definition of disability is broad, going beyond physical conditions to include invisible, emotional, social and educational challenges.

As the vital resource for people living with disabilities, veterans, caregivers and families, we rely on support from you and others – people who know how deeply disability affects individuals, families and communities.

## Easterseals Legacy Society

Donors who have established gifts to Easterseals through their estates, as well as other planned gifts become part of our Easterseals Legacy Society and receive a personalized membership certificate, plus recognition, in Easterseals print publications.

*(We will, however, respect your wishes if you prefer to remain anonymous.)*

Best of all, you receive the satisfaction of knowing that beyond your lifetime, you will continue making it possible for Easterseals to be there for children, parents, seniors, caregivers, and veterans ... day in and day out.

# Frequently Asked Questions

## **Are my payments secure?**

**YES.** Your payments are guaranteed by Easterseals' assets – we've been around for almost a century!

## **Is there a minimum amount or age required?**

**YES.** Easterseals requires a \$5,000 minimum contribution to fund a gift annuity. However, it's not unusual for donors to contribute \$100,000 or more. It all depends on your individual circumstances.

The minimum age to create an immediate payment gift annuity is 65. If you haven't had that many birthdays yet, a deferred payment annuity is available starting at age 55.

## **Could my payment rates change?**

**NO.** Your payment amount is locked in, based on your age when you create the gift annuity. It's guaranteed. It will never change, regardless of the stock market, interest rates or any other factors.

## **How often will I receive payments?**

You get to decide when you want to receive payments – monthly, quarterly, in semi-annual installments, or once per year. And, you can have payments set up to be direct deposited to your bank or checking account, in the same way that you may be receiving your Social Security payments.



## **How does my gift annuity help Easterseals?**

At the end of your lifetime, any funds remaining from your initial gift will be used to fund Easterseals' work, making profound, positive differences in the lives of people facing today's disabilities.

## **What would my payment amount and tax savings be?**

You can find out your exact payment and tax savings, based on your age and donation amount, by using the enclosed reply form. Or, feel free to contact our Gift Planning Team at **800.221.6827, ext. 7240**, or **[giftplanning@easterseals.com](mailto:giftplanning@easterseals.com)**.



## Getting Started

Interested in knowing the exact benefits you would receive by establishing a gift annuity to benefit Easterseals?

Simply contact us or return the form on the next page. At no obligation, we'll provide you with a personalized illustration that shows how a gift annuity would work for you, based on your age and gift amount.

Or, if you prefer, feel free to contact us today, under absolutely no obligation.

We're always happy to answer your questions and help you determine if a gift annuity is a smart option for you.

**phone:** 800.221.6827 ext. 7240  
**email:** [giftplanning@easterseals.com](mailto:giftplanning@easterseals.com)  
**mail:** Easterseals  
Gift Planning Team  
141 W. Jackson Blvd.,  
Suite 1400A  
Chicago, IL 60604

For more information, please visit our website:  
[easterseals.com/annuity](http://easterseals.com/annuity)

# Would You Like More Information?

We're happy to help. Please complete, detach and return this form:

- YES**, please send me an Easterseals Charitable Gift Annuity personalized illustration – including payment rate and amounts.

\_\_\_\_\_  
Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
City

State

Zip

\_\_\_\_\_  
Phone (optional)

Best time to call

\_\_\_\_\_  
Email (to receive your information via email)

- Please send me a personalized illustration 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 Easterseals in my will.

- I would consider leaving Easterseals in my will.



**Easterseals**

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800.221.6827, ext. 7240  
[easterseals.com/annuity](http://easterseals.com/annuity)

