

It is said that in the act of giving we receive more than we thought imaginable. Most of us experience the reality of this truism through the eyes of a child, the gratitude of a life changed, or through the vision that is inherent in the spirit of philanthropy.

Some may find it surprising that U.S. tax laws take this reality one step further and provide tangible evidence that a charitable gift changes much more than the charity on the receiving end.

It is with this purpose in mind that our laws embrace planning strategies like the charitable gift annuity, offering many incentives that nurture a philanthropic society.



Rates for One Life Charitable Gift Annuities

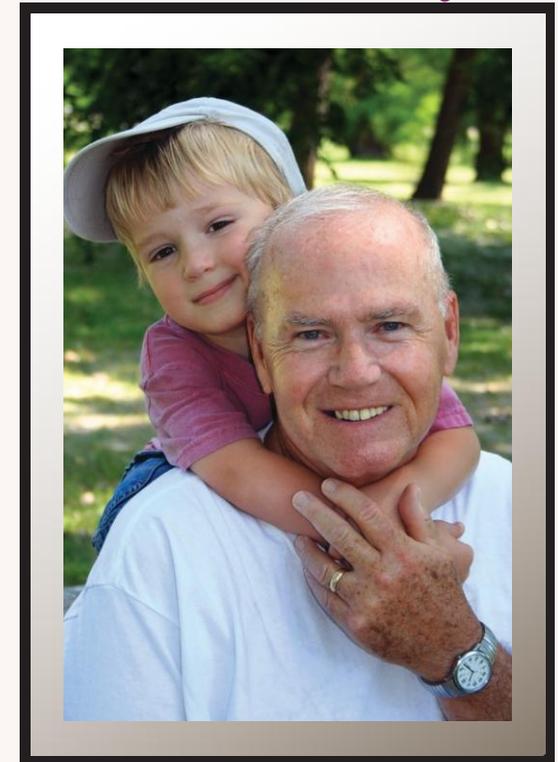
Age	Rate
65	4.7%
67	4.8%
69	5.0%
70	5.1
72	5.4%
75	5.8%
77	6.2%
79	6.6%
80	6.8%
83	7.4%
85	7.8%
87	8.2%
89	8.7%
90+	9.0%

Rates effective 1/1/2012



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The Charitable Gift Annuity



*In Giving,
 You
 Receive*



In Giving, You Receive

The charitable gift annuity is a planning tool available to you through our partnership with The San Diego Foundation that recognizes that the rewards of giving begin with the desire to make a gift.

To create a charitable gift annuity, you transfer cash or appreciated securities to The San Diego Foundation for our benefit. In turn, you receive fixed income payments from them for life at a specified rate based on your age. Any assets remaining at your death will be used for the support of Tierrasanta Village.

In addition to the satisfaction inherent in the act of giving, the gift annuity adds a tangible benefit in the form of attractive income payments and tax benefits.

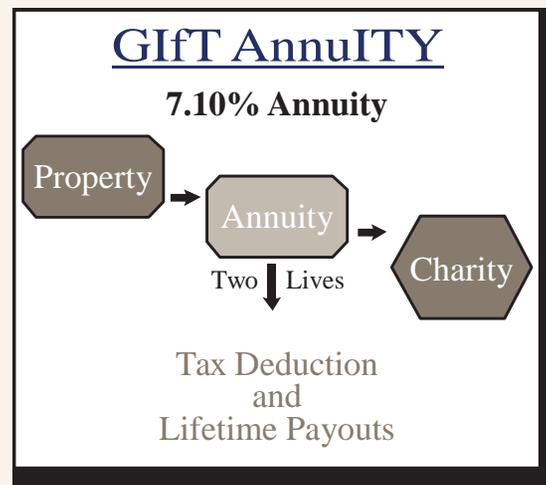


Gift Annuity from Stock

While a gift annuity can be funded in a number of ways, let's examine the benefits of transferring an appreciated block of stock to charity.

The gift annuity graphic below shows the highlights. Not only is there an immediate charitable income tax deduction by transferring an appreciated block of stock to charity, it is possible to bypass a portion of the capital gains tax as well. For illustration, stock valued at \$200,000 with an original cost of \$40,000 transferred to a gift annuity may save more than \$12,000 in taxes!

In addition, the gift annuity may significantly increase income. Many donors really appreciate the fixed payments. And the benefits don't end there. Of the annual income payment, a portion of the payment may be tax-free.



for More Information

I have reviewed your brochure on the charitable gift annuity and would like to receive specific information on how a gift annuity would help me increase my income and make a charitable contribution.

Please send me a personalized gift annuity proposal based on the following:

name

Street _

City _

State / Zip _

Phone_

E-mail _

Asset Value

Cost Basis _

first Person DOB _

Second Person DOB _

first Payment Date _

(Please complete and return to the address on the back panel. Inquiries are treated with complete confidentiality.)

