

How can I Establish a Charitable Gift Annuity?

A Charitable Gift Annuity is easy to establish with an irrevocable gift of cash or marketable securities. The minimum contribution required is \$10,000 and income beneficiaries must be at least 65 years old when income payments begin.

For more information about the NYSARC, Inc. Charitable Gift Annuity Program please contact the NYSARC, Inc. State Office or your local NYSARC, Inc. Chapter. Contact information is on the back panel of this brochure.

Is Donor Information Confidential?

NYSARC, Inc. collects, retains and uses donor/annuitant information for the sole purpose of establishing and administering the Charitable Gift Annuity.

Donor information will not be shared with outside parties without expressed permission by the authorized representative unless required to do so by federal and/or state law.

NYSARC, Inc.
Charitable Gift Annuity Program
The Gift that Gives Back!

Contact Information

NYSARC, Inc.

Local Chapter Information:

NYSARC, Inc.

State Organization Representatives

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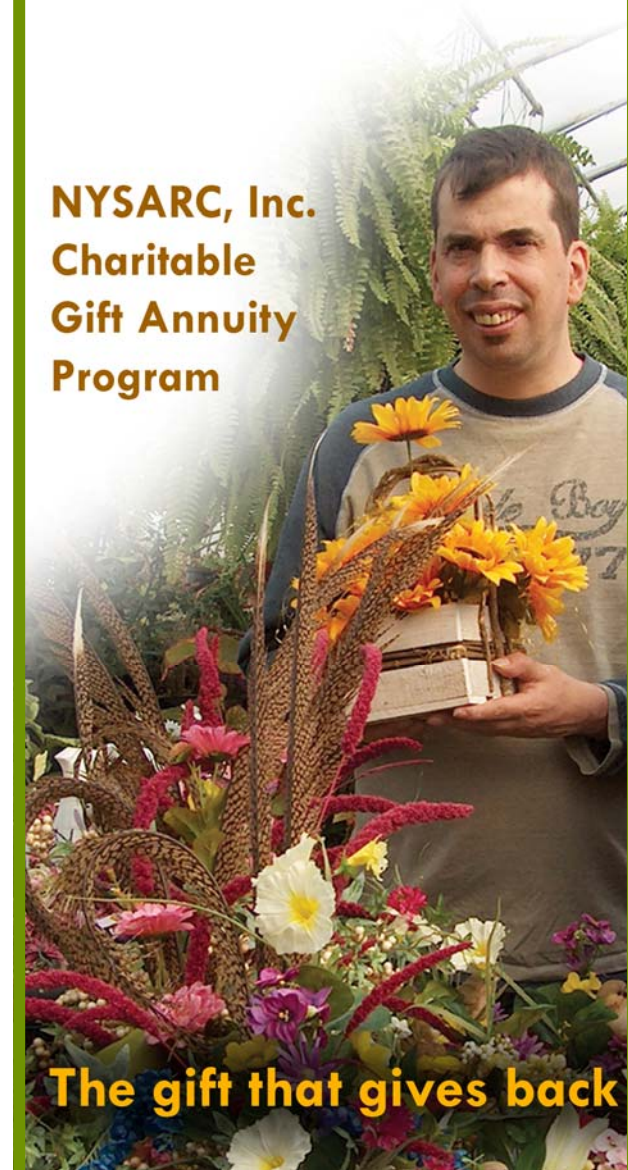
NYSARC, Inc.

General Contact Information

NYSARC, Inc.
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*You can plant the seed
that will grow in the garden of
tomorrow...*

NYSARC, Inc.
**Charitable
Gift Annuity
Program**



The gift that gives back

What is the Charitable Gift Annuity Program?

The NYSARC, Inc. Charitable Gift Annuity Program is one of the simplest yet most versatile of all charitable gift planning options available to people who want to support an important cause or organization. It is often the best choice if a person plans to make a charitable gift, because it allows them to receive an immediate charitable deduction and a lifetime fixed annual income in exchange for a gift of cash or securities.

The NYSARC, Inc. Charitable Gift Annuity Program is regulated by the NYS Insurance Department. Annuity payments are determined by using rates promulgated by the American Council on Gift Annuities.

The NYSARC, Inc. Charitable Gift Annuity Program is structured so that under a normal life expectancy, fifty percent (50%) of the initial gift will be retained by the charity (NYSARC, Inc.); ninety percent (90%) of the residuum gifted to the donors local NYSARC, Inc. Chapter; and the remaining ten percent (10%) used to help support the Organization's Corporate Guardianship Program.

Payments made through this Program benefit from favorable tax advantages because a portion of the annuity is treated as a return of principal. In addition, the income, or annuity payment, is guaranteed by NYSARC, Inc.

What are the Benefits?

- Allows a person to make a gift to their local NYSARC, Inc. Chapter without sacrificing the income from their assets.
- Donor receives a substantial income tax deduction at the time the gift is made and in some instances, may save on capital-gain taxes as well.
- The annuity payment is calculated conservatively to ensure that at the time of maturity a substantial portion of the original gift is left to your local NYSARC, Inc. chapter.
- The annuity gift creates potential estate-tax savings.
- Annuity payments to the donor supplements retirement income and in some instances helps to preserve Social Security benefits.
- Annuity Program provides an opportunity for the donor to provide income to others if they choose (i.e. loved one who has a



How are the Annuity Payments Structured?

The NYSARC, Inc. Charitable Gift Annuity Program offers immediate gift annuities and deferred gift annuities. The program also offers single life and two lives (joint & survivor) agreements.

The Charitable Gift Annuity payment rates are structured based on the American Council on Gift Annuities (ACGA) suggested rates. A prospective donor may either contact the NYSARC, Inc. State Office to request a projected calculation of annuity payments based on his or her gift or they may do so through the use of an annuity calculator provided through the NYSARC, Inc. website which can be accessed at www.nysarc.org under NYSARC and Your Family.

Are the Annuity Payments Guaranteed?

Annuity payments from the NYSARC, Inc. Charitable Gift Annuity Program are a general obligation of NYSARC, Inc. and are guaranteed through the general assets of NYSARC, Inc.

Assets received through the NYSARC, Inc. Charitable Gift Annuity Program are managed within the Organization in accordance with the Organization's Prudent Investment Policy.

Should NYSARC, Inc. fail financially, individuals entitled to receive annuity payments will qualify as general creditors of NYSARC, Inc.