

## 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 annuitants must be at least 65 years old when income payments begin.

For more information about the SullivanArc Charitable Gift Annuity Program, please contact the local Chapter 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.

**SullivanArc**  
**Charitable Gift Annuity Program**

***The Gift that Gives Back!***

## Contact Information



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*You don't have to be a  
millionaire to make  
a difference...*



**Charitable Gift Annuity**



**The Gift that Gives Back!**

## What is a Charitable Gift Annuity ?

A Charitable Gift Annuity Program is one of the simplest, yet most versatile of all charitable gifts. It is a way for you to make a gift to a cause or an organization that is important to you and still receive income for yourself or others. It is a contract where a charity, in exchange for a gift, agrees to pay a fixed sum of money for one or two lifetimes. The person who contributes the gift is the donor and the person who receives payments is the called the annuitant.

SullivanArc, as a chapter of NYSARC, Inc. is able to offer you this gift option through the NYSARC Charitable Gift Annuity Program. NYSARC's Charitable Gift Annuity Program is regulated by the NYS Insurance Department.

Annuity payments are determined using rates recommended by American Council on Gift Annuities. These rates are based on the value of the gift, the age(s) of the annuitant(s) and the number of annuitants. These payments are structured so that with a normal life expectancy, 50% of the initial gift will remain and be retained by the Organization.

When the remainder of the gift is distributed, 90% will be retained by SullivanArc and 10% will be retained by NYSARC, Inc. to help support the NYSARC, Inc. Corporate Guardianship Program.

## What are the Benefits to You?

- You can make a gift to SullivanArc without sacrificing income from your assets.
- You receive a substantial income tax deduction at the time the gift is made. In some instances, you might also save on capital gains taxes.
- You can count on fixed payments which are unaffected by interest rates and stock prices.
- You might realize potential estate tax savings.
- You can assure continuation of payments to a surviving spouse without the delay of probate proceedings.
- You can provide financial assistance to someone such as a family member or caregiver.



## What Kinds of Annuities are Offered?

SullivanArc, through the NYSARC, Inc. Charitable Gift Annuity Program offers both immediate annuities, where payments start immediately, and deferred annuities, where payments start after a period of time. The payment period can be for one life or for the lives of two annuitants.

In order to request a projected calculation of annuity payments based on your gift, call the NYSARC, Inc. on the back panel. Or go to the annuity calculator provided on the NYSARC, Inc. website, [www.nysarc.org](http://www.nysarc.org). The calculator can be found under the heading "NYSARC and Your Family".

## How Are the Annuity Payments Guaranteed?

- Annuity payments are a general obligation of NYSARC, Inc. and are guaranteed through the general assets of NYSARC, Inc.
- Assets received through the program are managed through the NYSARC, Inc. state office in accordance with the organization's Prudent investment Policy.
- Should NYSARC, Inc. fail financially, the annuitants will qualify as general creditors of NYSARC, Inc.