

A Gift that Pays you Income

A **charitable gift annuity** allows you to donate to Jewish Family Service of Colorado (JFS) today and receive income payments for the rest of your life. You can provide income for you or your family members and create a meaningful legacy gift through the remainder interest upon the trust's termination, which often yields significant tax advantages.

FOUR WAYS YOU BENEFIT

- 1 Enjoy attractive payment rates**
Charitable gift annuities continue to be extremely attractive, with rates as high as 9.1%.
- 2 Receive payments that never go down**
Your payment rate is based on your age at the time you establish your gift annuity and will never change.
- 3 Lower your taxes**
Charitable gift annuities offer a charitable income tax deduction in the year you make your gift, if you itemize. And if you use appreciated stock or mutual fund shares, you can also save on capital gains taxes.
- 4 Choose when your payments begin**
You can begin receiving payments immediately or defer them to a later date, such as when you retire, to obtain a higher payment rate.

Rates up to 9.1%

JFS offers attractive payout rates based on the recommended rates of the American Council on Gift Annuities. Rates depend on the age of the beneficiary and whether the annuity benefits one person or two. You must be at least 60 to create an immediate annuity.

Age	Rate	Annual Payment*
70	6.3%	\$3,150
75	7.0%	\$3,500
80	8.1%	\$4,050
85	9.1%	\$4,550
90	10.1%	\$5,050

*based on \$50,000 gift benefiting one person

It's as easy as 1, 2, 3

1. Make a gift to JFS Colorado of \$50,000 or more after you have reviewed a personalized illustration.
2. Receive fixed payments for the rest of your life or the lives of up to two people you choose. The amount of these payments will never change, and you receive a charitable income tax deduction this year, if you itemize.
3. Enjoy the satisfaction of knowing your gift benefits you and JFS now.

See your benefits

For a no-obligation, customized gift annuity illustration based on your age, number of beneficiaries, and when you would like your payments to begin, contact:

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