

Help Spread the Good Works of Jesus Christ

THE CHARITABLE GIFT ANNUITY



*Then Jesus took the loaves, gave thanks,
and distributed them to those who were reclining ...*

John 6:11



The Archdiocese of Hartford
Office of Development

The Charitable Gift Annuity

The gift that keeps on giving!

We have received every gift of grace and nature from God. We have accepted a sacred trust to manage wisely the gifts He has given to us, to share and use them to protect and provide for ourselves, our loved ones, and our Church.

A Charitable Gift Annuity (CGA) allows us to not only provide for ourselves, but it allows us to do so without the worry of fluctuating stock and real

estate

markets.

A CGA

with the

Archdiocese

of Hartford provides

a guaranteed income for life without risk. It also may enable us to reduce our tax liability. Finally, a CGA is an ideal way to make a gift to our Church, all in a simple and risk-free manner.

A CGA is a contract in which you contribute a gift of cash, securities, real estate, or other assets in exchange for a fixed income for the rest of your life

High Rates of Return

Rates may be significantly higher than certificates of deposit, money market and savings account rates.





Maximum Tax-free Payments

Cash flows allow maximum tax-free payments, and gifts of appreciated assets allow you to minimize capital gains taxes.

and/or the life of a loved one.

Income payments can begin immediately

or can be deferred to

a future date. One and two life annuities are available.

The Archdiocese of Hartford invites you to consider not only the financial benefits of a CGA, but the unique opportunity to demonstrate your gratitude and thankfulness for God's abundant blessings.

Support for the Church

All Charitable Gift Annuities help support the work of parishes, schools and ministries of the Archdiocese of Hartford.

*One of the best gifts
you can give to your Church
is a gift that also works for you ...*

Please Visit our website: Catholicgivingaoh.org

Gifts of Appreciated Assets

This couple saved 38% in capital gains tax by gifting their appreciated securities.

A gift annuity funded with appreciated securities might offer special advantages. For a \$10,000 gift funded with appreciated securities, and a \$4,000 long-term capital gain, you could avoid some of the tax you would owe if you were to sell the stock. If your charitable deduction for a gift is 38%, you would avoid 38% of the tax on the \$4,000 capital gain. The remaining reportable capital gain is spread out over your life expectancy.

SINGLE LIFE		TWO LIVES	
Your Age	Payout Rates	Your Age	Payout Rates
65	5.5%	65 / 65	5.1%
70	5.8%	70 / 70	5.4%
75	6.4%	75 / 75	5.7%
80	7.2%	80 / 80	6.3%
85	8.1%	85 / 85	7.1%
90	9.5%	90 / 90	8.3%

Gift annuity rates are based on age(s). The older your age(s) the higher the rate of return.

The educational CGA illustrations in this brochure are not professional tax or legal advice.

ACGA recommended rates, July, 2010



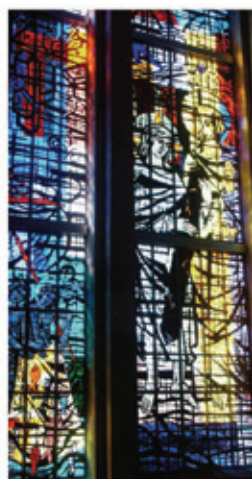
George & Marilyn

George and Marilyn, ages 75 and 70, have a \$10,000 CD maturing and would like to use it to make a gift to the *Archbishop's Annual Appeal*. They are not in a position to make an outright gift because they need the income from their CD. They use the CD to establish a CGA that pays them a 5.5% return for the rest of their lives. When they factor the significant tax-free income and charitable deduction they receive, they enjoy the parallel benefits of increasing their income and saving taxes at the same time. They are happy with the financial benefits of a CGA, and even more pleased to have contributed a future gift to the *Archbishop's Annual Appeal*.

Maureen



Maureen, age 80, is concerned that her investments do not provide enough income to sustain her lifestyle, and that she cannot be as generous as she would like to be, to her parish. Her Catholic faith has been a source of strength throughout her life, and she would like to leave her parish a charitable gift. Maureen decides to establish a \$20,000 CGA and receives a 7.2% rate of return that is higher than her traditional investments. She is entitled to an immediate charitable deduction and 75% of her income is tax-free. Maureen is pleased that her income has increased, and is delighted knowing that she has provided a future gift to her beloved parish.



***Be good stewards
of the gifts God
has given you
and He will multiply
your blessings in return.***

Adapted from 2 Corinthians 9:6-12

We experience the Church in joyous and solemn moments, in everyday occurrences, and those special moments that mark the journey of life. Through the gift part of your Charitable Gift Annuity, you can give back to the Church that has always been there for you.

Your Parish. Most people experience the Church in their parish. Your parish relies upon your time, talent and treasure. Endow your offertory giving through the gift portion of your Charitable Gift Annuity.

Your Archdiocese. Each year you support the mission of the Church through the Archbishop's Annual Appeal. Endow your gift to the appeal through the gift portion of your Charitable Gift Annuity.

Catholic schools continue to provide quality education and promote Catholic values, discipline and parental involvement. Contribute the gift portion of your Charitable Gift Annuity to an endowed scholarship fund.

Catholic Charities serves the neediest of our sisters and brothers, providing direct services, family advocacy and referral services, and basic human needs. Contribute the gift portion of your Charitable Gift Annuity to serve "the least of our brothers and sisters."

Key benefits to CGAs:

Personal Satisfaction — in knowing that you're supporting your parish, school or favorite ministry.

Gift Designation — you decide which parish, school or ministry will be supported by your gift.

Guaranteed Life Income — at attractive rates of return.

Charitable Deduction — a significant tax deduction for your gift.

Tax-free payments — a large portion of each payment is tax-free.



"What the Lord has planted, we
nurture in faith. What the Lord
makes grow, we await in hope.
What the Lord gives us to harvest,
we share in love."

— Galatians 6:9

Request further information

I have reviewed your brochure on Charitable Gift
Annuities and ...

☐

Yes, I would like to speak with
someone who can provide additional
Charitable Gift Annuity information.

☐

Yes, I would like to receive a Charitable
Gift Annuity personal analysis without
obligation.

(Please print)

Name _____

Address _____

City _____

State _____ Zip _____

Parish You Attend _____

Date of Birth _____

Month Day Year

Date of Birth _____

of Loved One if applicable Month Day Year

Phone _____

E-mail _____

Please complete & mail to:



Archdiocese of Hartford

Office of Development
134 Farmington Avenue
Hartford, CT 06105

STEWARDSHIP PRAYER

Almighty and ever-faithful Lord,
gratefully acknowledging Your mercy
and humbly admitting our need,
we pledge our trust in You and each other.

Filled with desire,
we respond to Your call for discipleship
by shaping our lives in imitation of Christ.
We profess that the call requires us
to be stewards of Your gifts.

As stewards, we receive Your gifts gratefully,
cherish and tend to them in a responsible manner,
share them in practice and love with others,
and return them with increase to the Lord.

We pledge to our ongoing formation as stewards
and our responsibility to call others to that same endeavor.

Almighty and ever-faithful God,
it is our fervent hope and prayer
that You who have begun this good work in us
will bring it to fulfillment in Jesus Christ,
our Lord. Amen.



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