

A charitable gift annuity (CGA) through the Oklahoma City Community Foundation provides a guaranteed income that isn't impacted by market fluctuations or the economy.



OKLAHOMA CITY
COMMUNITY FOUNDATION
Helping you help the community

A CGA Through the Oklahoma City Community Foundation offers the Following Benefits:

- A guaranteed income for life for you or a loved one.
- The security of income that won't fluctuate because once it is established the annuity rates remain fixed.
- Creates more income out of a low-performing asset. CGA rates are generally higher than those for a certificate of deposit, money market account or savings account.
- Established with a minimum gift of \$20,000 funded by cash, appreciated securities or property.
- If appreciated property is used to establish the CGA, a portion of the annual annuity income may qualify for favorable capital gains rates.
- Immediate charitable tax deduction and reduced capital gains tax and estate taxes.
- A portion of each income payment is tax free.
- At the end of the annuity, the remaining assets will benefit the charitable fund of your choosing.

Example of \$20,000 Cash Gift

Your age	Annuity Rate*	Annual Income/Tax-Free Portion**	Income Tax Deduction
60	5.5%	\$1,100/\$595	\$5,654
65	5.7%	\$1,140/\$658	\$6,909
70	6.1%	\$1,220/\$756	\$7,976
75	6.7%	\$1,340/\$890	\$8,968
80	7.6%	\$1,520/\$1,072	\$9,922
85	8.9%	\$1,780/\$1,350	\$10,817
90	10.5%	\$2,100/\$1,663	\$11,851

* Annuity rates per the American Council on Gift Annuities as of October 1, 2008. Annuity rates are subject to change. Once an annuity is established, the rates remain fixed.

** A portion of income is considered return of principal calculated on mortality tables, therefore resulting in a tax-free distribution for a limited time.

Secure income with a Charitable Gift Annuity and give back to your community

If you're 55 or older and wanting to create more life income while also making a charitable gift, then you should consider a charitable gift annuity (CGA) through the Oklahoma City Community Foundation. Of all the charitable gifts that can provide you with an income, a CGA is the simplest and most affordable.

How It Works:

You sign an annuity contract and make a minimum gift of \$20,000. In the contract, you determine the income beneficiary and the charitable fund to benefit an organization, a scholarship program or any other charitable cause. The annuity income is based upon your age and the rate at the time the annuity is established. Payments represent both interest and a return on capital.

We offer six types of annuities including deferred annuities that allow you to lock in a future stream of income and often offer a larger charitable income tax deduction. All six annuity contracts are available online at www.occf.org.

In today's economy, if you're looking for a guaranteed life income that comes with the added benefit of making a charitable gift, then a CGA may be the answer for you. Contact us at 405/235-5603 to discuss your options.



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