

## For More Information

Mail, fax, or e-mail the completed form to the KRCF.

Please check one:

- Please send me a personal illustration of how charitable gift annuities could benefit my estate.
- I would like someone to contact me regarding a private and confidential visit about planning a gift from my estate.
- In confidence, I have already included my hometown in my will.

Name

Address

City State Zip

E-mail address

Phone

### Please return to:

Kansas Rural Communities  
Foundation

P.O. Box 25  
529 Lincoln Avenue  
Wamego, KS 66547

Phone: (785) 456-8444  
Fax: (785) 456-8443  
E-mail: [krcf@wamego.net](mailto:krcf@wamego.net)



## About the KRCF

The Kansas Rural Communities Foundation exists to help concerned individuals mobilize charitable giving to support the betterment of Kansas communities and organizations.

The KRCF is a nonprofit charitable corporation providing financial management, strategic development, and education/training services to communities, organizations, and donors throughout Kansas.

Started in 2006, the KRCF provides affiliated fund status, which allows communities and organizations to achieve nonprofit charitable status without forming their own nonprofit corporation.

For more information about the KRCF, call (785) 456-8444 or visit [www.thekrcf.org](http://www.thekrcf.org).

The single most important factor in community success is involvement of citizens in their community. Your gifts of time, talent, and dollars make a difference!

Please consider what charitable gift annuities would do for you and your community.

# Charitable Gift Annuities

A Gift that Benefits

**Your Hometown**

A Gift that Provides

**Lifetime Income**

A Gift that Allows

**You to do More**



**KANSAS RURAL  
COMMUNITIES**  
FOUNDATION

A statewide foundation  
committed to all Kansans

# Charitable Gift Annuities

In today's economic environment, you may want to consider the many advantages of a gift annuity as a tool to help you give back to your community.

The concept of a gift annuity has been around for more than a century. The process of establishing a gift annuity is neither lengthy or complicated, nor does it involve any costs.

The gift annuity is a basic agreement between you and the KRCF that will instantly benefit you and eventually benefit your community. The minimum gift size is \$20,000 and the payments will begin at age 65.

## Gift Annuity Benefits

- Helps your hometown.
- Increases your income.
- Provides a guaranteed fixed income for life.
- Allows you to enjoy partially tax-free income.
- Provides a charitable income tax deduction in the year of the gift.
- Makes payments now or in the future.

## A Gift Lives With you

A gift annuity allows you to make a gift of cash or stock to support your community while providing you with a guaranteed income source. Your gift works during your lifetime by paying you a level and partially tax-free income. You can also choose to benefit someone else; for example, income payments can be continued for your spouse or another dependent after your death. Upon the death of the last income recipient, the annuity will support your community as you direct.

## Current Payment Gift Annuity

Current guaranteed income rates: figures based on a \$20,000 charitable gift.

Age	Rate	Annual Income	Income Tax Deduction
65	4.7%	\$940	\$8,215.78
75	5.7%	\$1,140	\$9,997.53
85	7.9%	\$1,580	\$11,498.02
90	8.0%	\$1,600	\$13,580.64

## Deferred Payment Gift Annuity

An option that many consider is deferred payment gift annuity. By deferring your guaranteed, fixed annuity payments until at least age 65 or beyond, you could increase the amount you receive each year, while increasing your current charitable income tax deduction.

Deferred payment gift annuity rates: number of years payment deferred.

Age	5 yrs	10 yrs	15 yrs
50	N/A	N/A	10.3%
55	N/A	8.0%	11.1%
60	6.1%	8.6%	12.3%
65	6.6%	9.5%	14.1%

\*These calculations were made based on rates recommended by the American Council on Gift Annuities and the IRS interest rate of 3.2%, for July 2008. All fees are taken into account in the calculation of the payout rate.