



Charitable Gift Annuities

GUARANTEED LIFE INCOME (IRREVOCABLE)

A Charitable Gift Annuity enables you to make a gift to your favorite charity and receive fixed payments for life in return. The payments may begin immediately or can be deferred to a future date of your choice. The terms of the Charitable Gift Annuity arrangement are set forth in a contract signed by you and the charity. The arrangement terminates upon your death, at which point the designated charity will receive the remaining funds. Charitable Gift Annuities cannot accept additional contributions once they have been established, but it is simple to set up additional annuities if needed.

A Charitable Gift Annuity is the right for you if you want:

- Simple to establish; no set-up costs
- Tax deduction when gift is made
- Reduced, prorated capital gains tax on gifts of appreciated property
- Permits a deferred payment schedule, if desired
- Fixed payments for one or two lives.
- Payments guaranteed by Northern New York Community Foundation.

Form of gift:

- Cash
- Securities
- Life Insurance

The minimum gift to establish a Charitable Gift Annuity is \$10,000.

Ready to do more with your giving? We're here to help you help others.

Please be in touch to discuss how we can help turn your charitable passion into action — and make your giving easy, rewarding and fun.

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