

# Charitable Gift Annuities

**SECURE INCOME FOR LIFE  
WITH A GIFT TO AUDUBON**



American Redstart.  
Photo: Melissa Groo

## Greater financial security for you, a healthier future for birds

**Audubon annuities deliver steady, secure payments for as long as you live**—no matter what financial markets do. Plus, you can claim an income tax deduction immediately.

Your gift helps Audubon conserve birds, other wildlife, and their natural habitats for future generations.

- **Earn Income.** You can receive payment rates as high as 8.6%, depending on your age and gift choices.
- **Lower Your Taxes.** You will get an income tax deduction; if you give appreciated stock, you can also save on capital gains taxes.
- **Avoid Risk.** Your payments will never cease or fluctuate once your gift annuity is established.
- **Provide Security for Loved Ones.** Your gift may provide financial payments to a spouse, parent, or other loved one.
- **Maximize your payment.** You can delay the start of your payments to enjoy a higher rate.
- **Best of all, help birds, people, and the planet!** For years to come, your annuity will be supporting the worthiest of causes: A better future for nature and the next generation.

## Easy as 1, 2, 3

- 1 Make a charitable gift annuity to Audubon of at least \$10,000. You must be age 65 or older when you begin receiving payments.**
- 2 Receive fixed payments for life. Our charitable gift annuities are backed by all the assets of the National Audubon Society.**
- 3 Claim a charitable income tax deduction immediately, and build your conservation legacy.**

**“A charitable gift annuity lets you live well and give back at the same time.”**

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# Calculate your payments

Your annual payment rate is based on your age at the time you establish your charitable gift annuity. The older you are, the higher the rate. Sample rates based on a \$25,000 donation:

Your age	78	84	88
Your payment rate*	6.0%	7.4%	8.2%
Your annual payment	\$1,500	\$1,850	\$2,050

\*As of July 1, 2020, based on a gift of \$25,000 and one beneficiary

Rates increase when you defer your payments to a later date.

## Payments for life: Your gift annuity questions answered

### Q. How often do I receive payments?

You decide. Payments can be made quarterly, semiannually, or annually. And they can be directly deposited, just like your Social Security check.

### Q. Is there a minimum amount and age required to receive payments?

Yes. You must be 65 or older when payments begin. Younger donors may defer payments to a later date, usually upon entering retirement. The minimum donation is \$10,000.

### Q. Can my gift annuity provide payments for someone besides me?

Yes. Gift annuities may provide payments for up to two people—such as you and a spouse, or two parents.

### Q. May I designate my gift to a specific Audubon program?

Absolutely. You may specify that your gift be left unrestricted to Audubon or dedicated to your favorite Audubon state office, nature center, or program.

### Q. What should I do next?

Contact us. We'll be happy to provide you with calculations that show your payment rate and tax savings based on your unique situation.

*This publication is not intended as legal, accounting, or other professional advice. For assistance in charitable planning, always engage the services of a qualified professional.*

**“The regular payments are great but what makes me even happier is knowing that even when I’m gone, my gift will help Audubon protect the birds I love.”**

**JAN ROBERTS, AUDUBON ANNUITANT**

## Get your customized plan

Audubon will provide your exact payment rate, annual return, and tax savings based on your needs. To discuss the best option for you or to notify us that you have left a gift to Audubon in your will or trust—please contact us—there’s absolutely no obligation.

### CONTACT



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For more information about easy ways to create your conservation legacy visit: [audubon.org/legacy](https://audubon.org/legacy)