



OUR FUTURE LEADERS NEED YOU.

Secure Income When You Need It

If you are looking for a flexible retirement plan and desire to support the Pediatric Cancer Research Foundation, a deferred gift annuity may be just the solution for you.

A flexible deferred gift annuity gives you the best of both worlds! You can deduct your charitable gift when you create your annuity and defer the payments until you choose to receive them. Since annuity payments start at a future time, your annuity rate will be higher the longer you defer your payments. Part of each payment may even be tax free as a return of principal. The combination of partially tax free payments and tax savings from a charitable deduction make this an attractive plan. The table below illustrates your payout rate if you defer your gift for 5 years.

Sample Rate Chart for a \$25,000 Single-Life Gift Annuity		
Benefits	Immediate Payout	Defer Payment for 5 years
Annuitant age at gift	65	70
Annuity Rate	4.7%	5.8%
Charitable Deduction	\$9,494	\$12,264
Annual Payment	\$1,175	\$1,450
Tax-free Portion	\$795	\$822

payment schedule is annually; annuity rate is from ACGA2012 table



17932 Sky Park Circle, Suite E, Irvine, CA 92614
(949) 859-6312 | admin@pcrf-kids.org
www.pcrf-kids.org

Capital Gains Savings

If you own appreciated stock or real estate, you know that selling these assets will produce a taxable gain. These are the sorts of assets that you could use to fund a flexible deferred gift annuity and avoid paying part of the capital gains tax. You benefit from fixed annuity payments for life. While a portion of those payments may still be taxed at capital gains rates, you may also enjoy partially tax-free payments. The partial tax avoidance and payments for life make a flexible deferred gift annuity a great option for you.

Start Planning For Your Future Now

Are you planning for retirement, but haven't set a retirement date? Many annuities and deferred income plans require payments to begin on a fixed date. Often you have to start taking income before you really need it and this could mean higher taxes. What if you could be flexible about your retirement date and defer unneeded funds for the future?

With a flexible deferred gift annuity you can plan for retirement now and decide later when you want to begin receiving payments. Your payments will be fixed with rates based on your age when you elect to begin receiving income. Better yet, you will receive a current charitable income tax deduction for making a gift to the Pediatric Cancer Research Foundation.