

Pasadena Non-Profits
WORKING TOGETHER

The Pasadena Community Foundation has brought together a consortium of non-profit agencies to enable them to provide **Charitable Gift Annuities** to their dedicated donors.



Les Stacker
 NON-PROFIT CONSULTANT

As a long-time Executive Director of a non-profit, I can heartily endorse **Charitable Gift Annuities**

(CGAs) as a great way to support

non-profits. **The donors can make**

impactful gifts while securing a life-time

fixed income. In my experience I have had

donors do several CGAs because they were

so pleased to get regular payments while

being charitable. It's really a win-win for the

organization and the donor.



A Gift Annuity
 WW BENEFITS
You &
 YOUR
 COMMUNITY

626-356-3103

626-243-4844

626-792-5101, x112

626-796-1083, x704

626-798-6793, x2249

626-792-2687, x122

626-796-2097, x3

626-683-3355, x107

626-710-3816

626-793-7172, x45

626-240-4558

626-449-2919, x118

Dave Beringer

CPA AND PRESIDENT,
 THE BERINGER GROUP



I tell my clients who have low performing CDs that are ready to mature, to consider transferring the CDs to the Pasadena Community Foundation for a higher paying gift annuity.

In this low-interest environment, a Charitable Gift Annuity can be a smart financial strategy. For clients with appreciated stocks, capital gains tax may be bypassed on a gift of appreciated securities to fund a **Charitable Gift Annuity.** A portion of the payment will be taxed at the lower capital gains rate and another portion may be tax free plus, immediate tax savings from the donation.





Sample Gift ANNUITY RATES

To qualify for a Charitable Gift Annuity you must be **65 years old or older** and your gift must be a **minimum of \$10,000**.

Each payment is fixed as of the date of your gift. That means your payments will never change, even if interest rates or the stock market changes.

AGE	RATE
65	4.7%
70	5.1%
75	5.8%
80	6.8%
85	7.8%
90+	9.0%

Source: American Council on Gift Annuities as of April 2016. Based on one life.

This information is not intended as tax, legal, or financial advice. Gift results may vary. Consult your personal financial advisor for information specific to your situation.

The amount depends upon the age of the person who receives the payments. You will also receive a **tax deduction** in the year that you set up the gift annuity.

In Giving, YOU RECEIVE

You can make a generous gift to your favorite Pasadena area non-profit, while providing a secure, fixed income for life for yourself, you and a loved one, or another person.

You make a gift of cash or stock to the Pasadena Community Foundation (PCF) and designate which organization or organizations **you would like to receive an immediate grant**. In return, PCF will make payments to you which are guaranteed for life.

CONTACT YOUR NON-PROFIT ORGANIZATION listed in this brochure.

Your non-profit will answer any questions you may have.

