

**These Rates Are Just
One Reason Why
The Charitable Gift
Annuity Is A
Win-Win Proposition**

**Rates for One-Life
Charitable Gift Annuities**

Age	Rate
60	5.0%
65	5.3
68	5.5
70	5.7
72	5.9
74	6.1
76	6.4
78	6.7
80	7.1
82	7.5
84	7.9
86	8.3
88	8.9
90	9.5

**Other Options to
Meet Your Objectives**

This brochure shows one example of how charitable tax planning offers philanthropic individuals and families a win-win proposition.

The Office of Planned Giving would be happy to provide you with specific information. We will personalize an example for your situation or provide you with other planning ideas which meet your objectives.

To receive a complimentary personalized illustration, please call us or return the attached reply card.



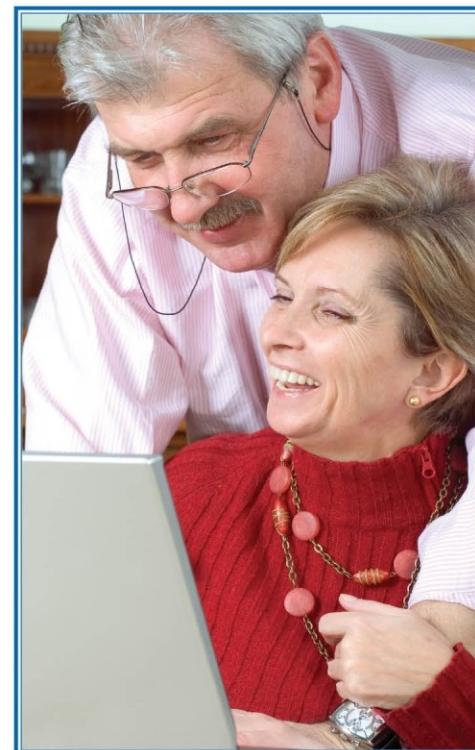
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Here's a Win-Win Proposition



**Introducing
The
"Triple My CD Return"
Charitable Gift Annuity**

Win-Win Proposition

The Charitable Gift Annuity is a perfect example of how our tax laws continue to provide special ways for you to accomplish two objectives with one asset. In fact, a close look at the Gift Annuity reveals a true win-win proposition.

The Gift Annuity makes it possible for you to receive high returns on an asset for the rest of your life. (See the illustration of sample rates on the outside panel.) This only tells half the story.

The Gift Annuity ultimately results in a charitable contribution. So, while you can take steps to secure a high annuity payment for the rest of your life, you can also realize philanthropic goals.

It is simple. We will send you a Charitable Gift Annuity Agreement in exchange for your contribution (check, stocks or bonds). Each year for the rest of your life we will mail payments to you. Or, if you prefer, the agreement can run for the lives of you and your spouse.

For More Information...

I have reviewed your brochure on the Gift Annuity and would like to receive specific information on how a Gift Annuity would help me insure income and make a charitable contribution.

Name _____

Street _____

City _____

State /Zip _____

Phone _____

E-mail _____

Birth Date 1st _____

Birth Date 2nd _____

Asset Value _____

Cost Basis _____

First Payment Date _____

(Please complete and return to the address on the back panel. Inquiries are treated with complete confidence.)

Here Is How A Charitable Gift Annuity Works

A Gift Annuity is a contract. Payments are backed by all the assets of the charity. Therefore, you can be confident that the Gift Annuity will provide a reliable income.

In addition, two tax benefits add value to the Gift Annuity. First, you will receive a

current income tax deduction - something you will appreciate when you file this year's tax return. Second, part of each annuity payment we make to you may be tax-free!

The illustration shows how the agreement works. Once established, income payments are made for life. Annuity rates (the rate for income payments made to you) are based on age and are higher for more senior persons.

With the benefits of high payment rates, reduced taxes, and an ultimate gift to charity, it is easy to see why so many friends consider the Gift Annuity to be the ultimate win-win proposition!

Gift Annuity

