



CHARITABLE GIFT ANNUITIES

You can make a gift that will benefit Roane State Community College Students in the future and receive guaranteed fixed income for life.

Your income payments may be considerably higher than your return on low-earning CD's or securities.

Roane State Community College Foundation Charitable Gift Annuities – How do they work?

When you make a gift of \$10,000 or more to establish an annuity, Roane State Foundation agrees to make regular payments to you or your beneficiaries for life. Afterward, the remainder of the gift is added to the Foundation's funds to support scholarships, faculty development or other areas of your choosing.

What are the benefits?

With a charitable gift annuity you can:

- Enjoy a tax deduction for the gift and regular payments that are partially tax-free (Please consult your tax professional)
- Provide payments for life for you, your spouse, and/or other loved ones (maximum two lives)
- Convert low-yielding stocks or other assets into an annuity with higher payment rates
- Create a supplemental source of retirement income for you or other loved ones

Examples of income and tax deductions for a \$10,000 single-life annuity:

BENEFITS ON A \$10,000 SINGLE LIFE CHARITABLE GIFT ANNUITY			
Age	Annuity Rate	Yearly Income	Tax Deduction*
65	4.7%	\$470	\$2,661
70	5.1%	\$510	\$3,469
75	5.8%	\$580	\$4,101
80	6.8%	\$680	\$4,669
85	7.8%	\$780	\$5,485
90	9.0%	\$900	\$6,135

*Deductions as of December 2012.
Please check with your tax professional for current deductions.

For information on establishing a Roane State Foundation charitable gift annuity, please contact Paul Phillips, Linda Brown or Jeana Bradley at:

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Charitable Gift Annuities				
One Life Rates		Two Lives (Joint and Survivor) Sample Rates		
Age	Rate	Younger Age	Older Age	Rate
55	4.0%	55	56-58	3.6%
56	4.1%	55	62-95+	3.8%
57	4.1%	59	61-63	3.9%
58	4.2%	60	63-66	4.0%
59	4.3%	60	71-95+	4.2%
60	4.4%	62	67-69	4.2%
61	4.4%	63	68+	4.3%
62	4.5%	65	69-72	4.4%
63	4.5%	65	73-95+	4.5%
64	4.6%	70	72-74	4.7%
65	4.7%	70	79-95+	4.9%
66	4.8%	72	75-76	4.9%
67	4.8%	74	77-78	5.1%
68	4.9%	75	79-81	5.3%
69	5.0%	75	87-95+	5.6%
70	5.1%	76	80-81	5.4%
71	5.3%	77	82-83	5.6%
72	5.4%	78	82-83	5.7%
73	5.5%	79	83-84	5.9%
74	5.7%	80	83-84	6.0%
75	5.8%	80	94-95+	6.6%
76	6.0%	81	86	6.3%
77	6.2%	82	85-86	6.4%
78	6.4%	83	86	6.6%
79	6.6%	84	89	7.0%
80	6.8%	85	88	7.1%
81	7.0%	85	93-95+	7.6%
82	7.2%	86	88	7.3%
83	7.4%	87	89	7.5%
84	7.6%	88	90	7.9%
85	7.8%	89	91	8.2%
86	8.0%	90	92	8.5%
87	8.2%	90	94-95+	8.8%
88	8.4%	Please contact us for rates other than these scenarios		
89	8.7%			
90	9.0%			

Rates set by the American Council on Gift Annuities
Effective January 1, 2012