



Give and receive income for life: You can do both with a charitable gift annuity to benefit Perkins School for the Blind.

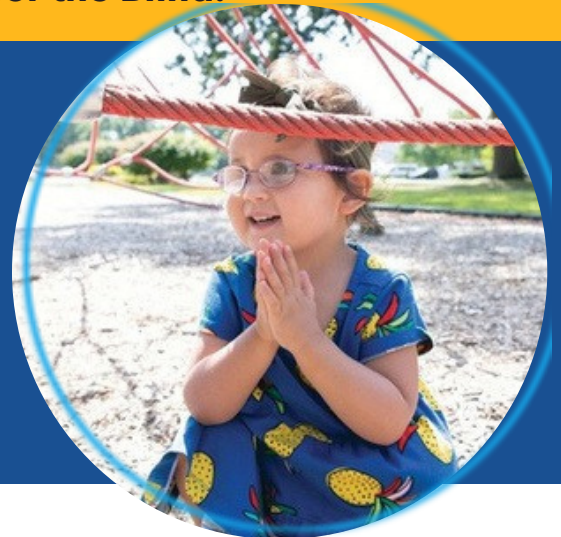
A charitable gift annuity can help you:

- Secure a fixed, life income for yourself or a loved one
- Create a future gift for Perkins School for the Blind
- Turn appreciated assets into retirement income while minimizing capital gains tax
- Enjoy tax savings and some tax-free income

Discover the gift that lets you plan a bright future for yourself and Perkins School for the Blind.

// We greatly admire the work of Perkins in helping so many people achieve independence. By establishing a charitable gift annuity, we are helping Perkins plan for the future while also receiving a guaranteed income."

- Elsa and Walter Verderber, E. Lansing, MI



Leaving a legacy for every child: The 1829 Circle

The 1829 Circle honors those who have arranged a planned gift for Perkins School for the Blind. Anonymous members are welcomed.

This information is provided for illustrative purposes only and should not be considered legal or financial advice. We encourage you to discuss these giving options with your own legal and financial advisors.



In exchange for your irrevocable gift of \$10,000 or more, Perkins pays one or two people (usually you, the donor) a fixed annual amount for life based on the ages(s) of the annuitants. When your gift annuity ends, the remaining principal passes to Perkins.

Choose the annuity payment option that fits your needs

You may select payments that begin immediately or defer payments for a higher rate (a deferred gift annuity). You can also make your gift now and decide later when you'd like payments to begin (a flexible deferred annuity). Payments will be made quarterly through direct deposit.

Many options for funding your gift annuity

Your gift annuity can be funded with cash, securities, or other property. Gift annuities can be an especially tax-savvy way to give appreciated, low-yielding assets. When you give appreciated assets, a portion of the capital gains tax is typically excused.

The impact of your charitable gift annuity Gift annuities help you look to the future—your own and Perkins'. Your gift remainder can be designated to the general purposes of the school, meeting the most important needs at the time it is received, or directed to a purpose with special meaning to you.

| Single life (Age) | Rate | Two life (Ages) | Rate |
|-------------------|------|-----------------|------|
| 65 | 5.7% | 65/65 | 5% |
| 70 | 6.3% | 70/70 | 5.5% |
| 75 | 7.0% | 75/75 | 6.2% |
| 80 | 8.1% | 80/80 | 6.9% |
| 85 | 9.1% | 85/85 | 8.1% |

Annuitants must be at least 65 years of age at the start of income payments. Perkins School for the Blind uses the rates recommended by the American Council on Gift Annuities. To receive a gift proposal specific to your needs, please contact the Office of Planned Giving. CGAs are not available in all states.

We're here to help

The Office of Planned Giving is pleased to provide you with information on charitable gift annuities and other planned gifts. Contact Jennifer Volpe at **617-972-7667** or **Jennifer.Volpe@Perkins.org**. We look forward to hearing from you!