



American  
Heart  
Association.

# Giving and Receiving



## Receive lifetime income for your lifesaving gift.

The American Heart Association has been saving and improving lives for nearly 100 years through the support of friends like you. We couldn't do it without you.

Because your generosity is so vital in the quest to end heart disease, we have special gift arrangements available that can benefit you while you help others.

## What is a Charitable Gift Annuity?

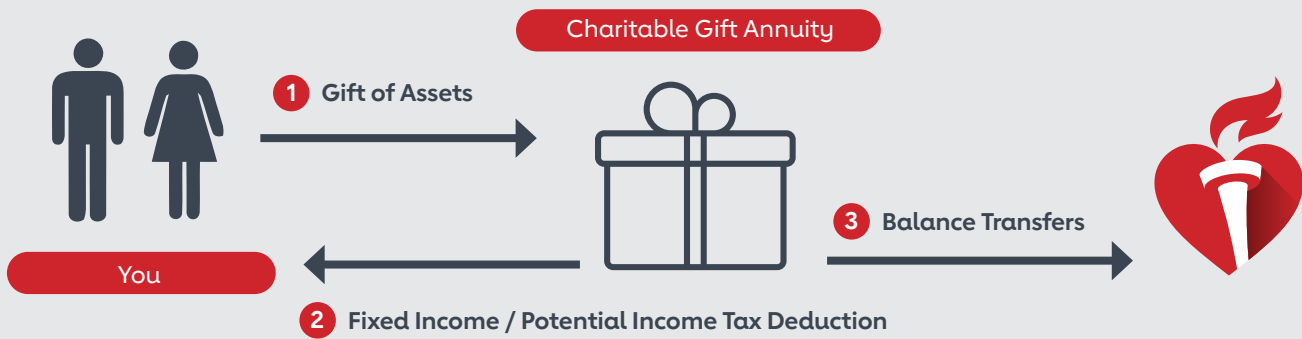
One of most popular and simple giving opportunities will pay you income for life in exchange for your gift. This is how it works:

- 1 You transfer cash, securities or other assets such as funds from an individual retirement account (IRA).
- 2 You receive fixed payments at a guaranteed rate for your lifetime, or the lifetime of two beneficiaries. The rate depends on the age of the beneficiary(ies) and is usually higher than dividends, CDs or savings accounts offer. Part of the income may be tax-free, and you may also qualify for a charitable tax deduction.
- 3 When the beneficiary(ies) lifetime(s) ends, the remainder of the annuity goes to the American Heart Association in support of our lifesaving mission.

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**You can give while you are alive and you're able to see the impact you're making. The lifetime payments you receive allow you to live the rest of your life without worrying about money, and with the satisfaction that you're making a difference. It's a win-win.**

– Bill Kagan enjoys his charitable gift annuity with the American Heart Association



## Benefits of a Charitable Gift Annuity

- You receive fixed payments for one or two people in exchange for your gift.
- A portion of the income received may be tax-free as well as provide a current income tax deduction.
- You may be able to fund a gift annuity tax-free using a qualified minimum distribution from your IRA which could lower your current income tax liability.
- The payout rate depends on the age of the beneficiary(ies) and is usually higher than you would receive from a CD or savings account.
- If you fund the charitable gift annuity with appreciated securities, you may be able to lower or defer capital gains tax.
- You make a future contribution to fund cutting edge research and lifesaving medical breakthroughs to save more lives from heart disease and stroke.
- You may be able to defer payments from a charitable gift annuity to a later date, such as retirement, when supplemental income may be most useful.

## Support You Can Trust

Creative charitable arrangements can provide financial benefits for you. In some cases, they can even help you preserve assets by taking advantage of tax incentives. The American Heart Association has professionals available who can assist you in your charitable and estate planning without cost or obligation. Contact us today at **888-227-5242** and we will be happy to help.

The payout rate for your charitable gift annuity will never change and payments are backed by the full assets of the American Heart Association. Contact us at 888.227.5242 to learn your payout rate and personal benefits.