



ESTATE PLANNING & CHARITABLE GIVING

Charitable Gift Annuity

Are you 60 or older and tired of poor rates of return on your investments and CD's or do you know someone who is? Join other givers who have already benefitted from the Placer SPCA's new gift annuity program with the Sacramento Region Community Foundation.

What is a Charitable Gift Annuity?

The charitable gift annuity is one of the most popular types of planned gifts, second only to the charitable bequest. *The reason: simplicity and the fact that the annuity payment rates are often notably higher than what many seniors receive on their CDs or as dividends or interest from their stocks and bonds.*



How does it Work?

A \$10,000 or more investment by someone who is age 60 will allow for an immediate tax deduction (dependent on estimated value) at the end of life expectancy and will provide a guaranteed 5% rate of return (as of Feb 1-rates subject to change based on purchase date) for the duration of your life. A person who is 80 years of age will receive a 7.1% rate of return as this adjusts with your age at the time of purchase.

The Placer SPCA will benefit by any remaining amount of the annuity at the time of your passing. This truly can be a win, win!!!! Your investment is insured, you'll receive an immediate tax benefit, you get a good rate of return and in the long term you will be giving to the animals.



If you are interested in learning more about this planning technique or other planned gift arrangements, please contact our Development Department.

916.782.7722/530.885.7387, ext. 102 funddevelopment@placerspca.org

Placer County's Companion Animal Welfare Experts – Where Your Donations Stay Local

Companion Animal Care Center
150 Corporation Yard Road, Roseville, CA 95678
916.782.7722/530.885.7387 Fax: 916.782.8655

Pet Adoption & Resource Center
1482 Grass Valley Highway, Auburn, CA 95603
530.823.7722

www.placerspca.org

The Placer SPCA is a private, nonprofit organization not affiliated with any other entity.
We do not receive donations through the ASPCA or HSUS.

Planned Giving Options

Please see detailed handouts for more information

♥ Including the Placer SPCA In Your Will, Trust, or Estate

If your goal is to defer a gift until after your lifetime, make this your gift...By making a bequest in your Will, your donation will be exempt from federal estate taxes.

♥ Charitable Gift Annuity

If your goal is to supplement your income with fixed annual payments make this your gift...With a charitable gift annuity, you enter into a contract with the Placer SPCA and receive fixed annual payments while realizing current and future tax savings.

♥ Giving Through Life Insurance

If your goal is to make a large gift with minimal cost to yourself make this your gift...With a life insurance gift, you give a policy, making the Placer SPCA the owner and beneficiary, and taking a current income tax deduction.

♥ Gifts of Appreciated Stock

If your goal is to make an immediate gift and maximize your tax benefit, make this your gift...With a gift of appreciated stock, your tax benefit is generally the fair market value of the stock at the time of your gift.

Other Giving Options

♥ Revocable Gift in a Living Trust

If your goal is to make a revocable gift during your lifetime, make this your gift...By creating a living trust, you name the Placer SPCA as the beneficiary of your assets while keeping control of your trust during your lifetime.

♥ Retirement Plan Gift

If your goal is to avoid the double taxation on retirement plan assets, make this your gift...With a retirement plan gift, you name the Placer SPCA as the beneficiary of the remainder of assets after your lifetime, avoiding heavily-taxed gifts to your heirs.

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