



David Coons

Sandra Glass

Jane Goodfellow

Georgia McManigal

Peggy Spear

Kimberly Valentine

An Enduring Legacy

When you establish a charitable gift annuity or make a bequest, your generous donation will be recognized with membership in the Gardens' Legacy Society.

Your estate planning attorney, financial advisor, or tax planning professional can suggest ways for you to make a planned gift to the Gardens. You are also welcome to meet with a member of the Gardens' management team.

For more information please contact Patricia Williams, the Gardens' Chief Financial Officer at 909-624-5061 or pwilliams@the-gardens.org.



info@msagardens.org
www.msagardens.org

Your Legacy



Your Legacy . . . The Gardens Future



When we moved to the Gardens, Jan and I decided to invest in a Charitable Gift Annuity. It's absolutely secure, and offers a significant return on our funds that we can depend on for the rest of our lives. It provides the added comfort that when we are gone, the funds will go on to a great purpose."

– Bob Tranquada,
Gardens Resident

Planned Giving at the Gardens

As a resident of the Gardens, you are already a generous donor through your gifts to the Appreciation Fund, the Scholarship Fund, and your service on boards and committees. But did you know there are other ways to benefit the Gardens through planned giving? A Charitable Gift Annuity offers you the opportunity to benefit now and help the Gardens flourish in the future.

What is a Charitable Gift Annuity?

A Charitable Gift Annuity is a contract under which the Gardens, in return for a transfer of cash, stocks or other assets, agrees to pay you a fixed annual payment for the rest of your life. The Gardens is authorized by the Department of Insurance of the State of California to issue Charitable Gift Annuities, and a copy of the contract is maintained by the Department of Insurance.

How can a Charitable Gift Annuity help me now and the Gardens in the future?

Charitable gift annuities offer very competitive rates that are particularly advantageous for seniors since the older you are when you establish the annuity, the higher the rate. For instance, at the time of this publication, under

the suggested ACGA payout rates, an 80-yearold female would receive annual lifetime payments equal to 6.8% of the amount gifted; at age 86, it increases to 8%; and at 90, it is 9%. The annuity pays a fixed amount annually for life and any remainder is used by the Gardens as a memorial gift.

What are my tax benefits for making this type of gift?

You qualify for a charitable income tax deduction (if you itemize) in the year you set up the gift annuity, and that benefit can be carried forward up to five years. In addition, each year a portion of your payment is income tax-free, until you reach your anticipated life expectancy. Plus, if you use appreciated stock to establish the annuity, part of your payments may be taxed at a lower capital gains tax rate.

How are the payment amounts determined?

The annual rate of your payment is based on your age at the time of the gift. The Gardens uses the American Council on Gift Annuities' suggested maximum rates as our guideline for these gifts. The older you are, the higher your gift annuity rate. Payment rates are locked in for the duration of your life.



Charitable Bequests: another tax-wise way to support the Gardens

A charitable bequest is one of the simplest and most meaningful ways to provide for the future of the Gardens. For example, one resident took great joy in benefiting students on our Dining Staff by leaving a substantial sum to the Scholarship Committee. You can identify an existing need at the Gardens, and provide for it in your Living Trust or Will. To include the Gardens in your Will, please use this suggested language: "I bequeath to Congregational Homes, Inc., a charitable corporation established in 1961 by law in the State of California, the sum of (dollars or percentage of estate) to be used for the corporation's general purposes."



I would like more information about Planned Giving at the Gardens.

- I (We) would like more information on setting up a Charitable Gift Annuity with the Gardens.
- I (We) would like more information about making a Charitable Bequest to the Gardens.

Name(s) _____

Address _____

City _____

State _____ Zip _____

Phone (_____) _____

Fax (_____) _____

E-mail _____

Please detach and deliver this card to Patricia Williams, Chief Financial Officer at Mt. San Antonio Gardens. Thank you.