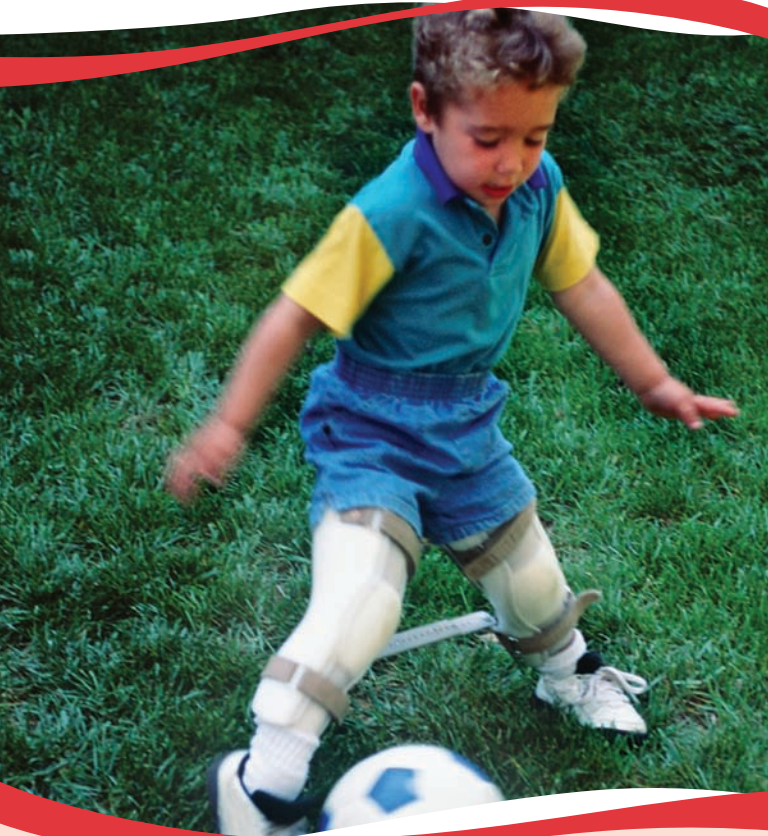


Heartfelt & SECURE



A Guide To Easter Seals UCP North Carolina Gift Annuities



Easter Seals UCP North Carolina

Issued and administered in partnership with Easter Seals, Inc.



Easter Seals UCP North Carolina

This booklet was prepared exclusively for friends of Easter Seals UCP North Carolina to provide information about ways to support our mission—services for children and adults living with autism, cerebral palsy, other developmental disabilities and mental health issues—while also securing your financial future.

Edgar Allen, Easter Seals' founder, once said: "Your life and mine shall be valued not by what we take ... but by what we give." His words were spoken in 1919 and still ring true today. Easter Seals was founded on the simple idea that each of us can—and should—make a difference. You don't have to be wealthy to make your mark on the world.

Inside you'll learn how you can help achieve Edgar Allen's dream today and make a difference for generations to come with a unique philanthropic gift.



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What Is a Gift Annuity?

The word annuity, according to *Webster's Dictionary*, means “a sum of money payable yearly or at other regular intervals.”

The Easter Seals Gift Annuity is a wonderful way to make a difference in the life of someone living with a developmental disability or mental health issue while enjoying income and tax benefits that can also enhance your financial security.

An Easter Seals Gift Annuity allows you to receive regular fixed payments from Easter Seals when you make a donation to support our mission. Does this sound too good to be true? Well, it's not.

In return for your donation of cash or other assets, Easter Seals will pay you a fixed amount for the rest of your life. The amount will never change. And, Easter Seals Gift Annuities offer attractive payment rates.

Whether you have already retired, or are planning now for retirement, a gift annuity is a great planning tool worth considering.

Is a Gift Annuity Right for You?

Take this simple quiz to determine—in less than two minutes—whether an Easter Seals Gift Annuity is a smart decision for you.

- 1.** Are you looking for ways to use your current financial assets to plan for a secure and abundant retirement?
 Yes No Not sure
- 2.** Is outliving your assets a concern?
 Yes No Not sure
- 3.** Would you or a family member benefit from receiving fixed, regular payments that are guaranteed never to decrease?
 Yes No Not sure
- 4.** Do you want to accomplish something more meaningful with your money than just earning more interest?
 Yes No Not sure

If you answered “yes” or “not sure” to two or more of the above questions, then an Easter Seals Gift Annuity may be right for you. Return the enclosed form today or contact us at (800) 662-7119 ext. 8634 to speak with an Easter Seals gift planner to learn more.

Six Ways You Benefit

1. Earn Attractive Payment Rates

Gift annuity rates continue to be extremely attractive. The rates are based on your age and whether the gift annuity is for one life or two.

2. Lower Your Taxes

Gift annuities offer significant tax breaks the year you make your gift and, in some cases, in subsequent years.

3. Receive Payments That NEVER Go Down

The amount paid to you is determined by your age at the time the gift annuity is funded and will never change. Payments will continue regardless of how long you live or market fluctuations.

4. Provide Income for Others

Gift annuities are flexible and can be set up so that payments are made to you or up to two other beneficiaries. They offer a creative way to use your assets to improve the long-term financial needs of a family member or special friend.

5. Supplement Your Retirement Income

If you have reached the maximum contribution level with your traditional retirement planning options, a gift annuity is another way to increase your retirement income.

6. Be an Angel of Change

You can give lasting hope to children and adults with developmental disabilities or mental health issues by funding the services that make a brighter future possible.

Ways to Fund Your Gift Annuity

There are a variety of ways to fund a gift annuity. The two most common are cash and gifts of appreciated securities.

Cash

Contributing cash to Easter Seals is the simplest way to fund a gift annuity. Simply send a check, wire transfer funds or charge your credit card to make your donation to Easter Seals.

Stock/Appreciated Securities

Funding a gift annuity with appreciated assets can be a good way to reduce exposure to capital gains taxes. If you own stock with significant paper profits, selling it will result in high capital gains. If you use that stock to fund your gift annuity, only a portion of the capital gain will be realized and even that portion will be spread over the years of your life expectancy.

Other

There are other options for funding your gift annuity. Please consult your tax advisor or call us at (800) 662-7119 ext. 8634 to discuss the right options for you.

Our Promise to You

Easter Seals supporters who have created an Easter Seals Gift Annuity are delighted with their decision and you will be, too! Since opening our doors in 1919, Easter Seals has earned an impeccable reputation for stability and integrity. That means you can be confident that your gift annuity will be handled with the highest degree of care.

Peace of Mind

You invest with people you trust and your payments are backed by all of Easter Seals' assets.

Fixed Payments

Your payments are guaranteed not to change, no matter the state of the economy.

Security

Your payments will continue for the rest of your life—you cannot outlive them.

Regular

Whether by direct deposit or bank check, your payments will be delivered on time.

Convenient

Each January, we'll mail you the forms you need for tax filing.

The Satisfaction of Knowing You are Changing the World

In addition to an attractive return on your investment, don't forget that your Easter Seals Gift Annuity is ensuring a brighter future for people with developmental disabilities or mental health issues.

It's as Simple as **1, 2, 3**

While the term 'gift annuity' might sound technical and complicated, it's really as simple as 1, 2, 3.

- 1.** You make a gift of cash or securities to Easter Seals and we prepare and send you a gift annuity contract.
- 2.** In return, Easter Seals provides fixed payments for the rest of your life to you or any person you choose.
- 3.** You receive an income tax deduction this year and your significant contribution will be used to support Easter Seals' important work, offering help, hope and answers for families living with developmental disabilities or mental health issues.

What the Experts Say

"You might worry that today's generosity could jeopardize your plans for a comfortable retirement. A charitable gift annuity lets you live well and give back at the same time."

kiplinger.com

"... more and more people are discovering these products as a neat solution to both their charitable intentions and their desire to create more reliable income in retirement."

The Wall Street Journal



People Are Talking

"It's a good organization. From a physician's standpoint, I know what good they've done. We were looking for a national organization with a proven background and a broad reach. We were very pleased!"



– Dr. Robert & Mrs. Phyllis Bolt



"This is just a really fine thing. It's hard to find a mutual fund that will pay you that much. And Easter Seals helps children and then they grow up and become independent adults. So Easter Seals Gift Annuities are a good thing financially and for our society."

– Mary Jane Swaney



Easter Seals UCP North Carolina

Frequently Asked Questions

Q: Are my payments secure?

A: Your payments are secured by Easter Seals' assets, and we've been around almost a century! Our gift annuity funds are invested conservatively but the bottom line is—regardless of fund performance, your payments will never change.

Q: Is there a minimum amount or age required to establish a gift annuity?

A: Yes. Easter Seals has a \$5,000 minimum amount to fund a gift annuity. However, it is not uncommon for donors to invest \$100,000 or more. You may choose any amount of \$5,000 (minimum) or more depending on your individual circumstances. The minimum age to create a gift annuity is 65.

Q: Is it true that the older the beneficiary is the higher the payments will be?

A: Yes. Easter Seals, like most other nonprofit organizations, follows the gift annuity rates recommended by the American Council on Gift Annuities. The rates are based on age: the older the beneficiary, the higher the rate.

Q: Do my payments change based on the stock market or interest rates?

A: No. The payment amount is locked in based on your age when you make your gift and it will never change once the payments begin—that's guaranteed.

Q: My birthday is soon. Am I eligible for the payment rate for the age I'll be at my next birthday?

A: Yes, if your birthday is within six months of the time your gift annuity agreement is signed you are eligible for the higher payment rate. If your next birthday, at the time you establish the gift annuity, is more than six months away, the payment rate will be based on your current age.

Q: How is payment frequency determined?

A: You decide the frequency of your payments—monthly, quarterly, in semi-annual installments, or once per year.

Q: What is a “deferred” gift annuity?

A: A deferred gift annuity is similar to a traditional gift annuity with two important exceptions: payments start at an agreed-upon future date instead of immediately. Also, payments are higher due to earnings on your gift during the deferral period.

Q: How does this help Easter Seals?

A: Your gift helps secure our financial future. The needs of children and adults with disabilities will only increase in the years ahead. You're helping us save for that future.

Q: Can I have more than one gift annuity?

A: Yes! Many of our friends establish additional gift annuities each year as they become eligible for higher rates.

Q: What should I do next?

A: Just let us know you're interested! One of our staff will be happy to talk with you and provide you with a Personalized Example Kit to show you exactly what the gift annuity rate and tax benefits would be in your situation, and to answer any questions you may have.





Request Your Personalized Example Kit

Yes, please send me specific information about how I can benefit from an Easter Seals Gift Annuity.

Name

Address

City

State

Zip

Phone (optional)

Best time to call

Email

(If you would like to receive your information via email)

Please send me a Personalized Example Kit based on the following:

Me only; my birthdate is

____/____/____

Me and a second person whose birthdate is

____/____/____

Please send me example(s) based on the following gift amounts

\$ _____ \$ _____ \$ _____

I have included Easter Seals in my will

I would consider leaving Easter Seals in my will.

How Do I Get Started?

If you would like to know exactly the benefits you could receive, simply pick up the phone right now and call us toll-free at (800) 662-7119 ext. 8634. We have gift planning staff available to answer your questions and help you determine if a gift annuity is a good option for you.

We will be happy to provide you with a Personalized Example Kit, at no obligation, showing how a gift annuity would work for you based on your age and gift level.

Why not make the call today? The call is free and you are under no obligation whatsoever. We look forward to talking with you.

By phone: (800) 662-7119 ext. 8634

By email: bfrazier@nc.eastersealsucp.com

By mail: Use the enclosed reply form and postage-paid envelope or send to:

Bob Frazier
Easter Seals UCP North Carolina
2315 Myron Drive
Raleigh, NC 27607

For more information, visit our website:
www.easterseals.com/annuity



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