

Gifts That Benefit You AND Special Olympics: Charitable Gift Annuities Made Simple



Establish a charitable gift annuity with Special Olympics and you will receive annual income for as long as you live — at an attractive rate. **The older you are, the higher your rate will be — and higher rates are available for certain deferred gift annuities.**

How Do Charitable Gift Annuities Work?

- You donate cash or securities worth \$10,000 or more to Special Olympics and receive payments for life in return. Your gift will be used to support Special Olympics’ athletes of the future.
- Your payment rate is based on your age, and will never change, no matter how long you live or how the market fluctuates. Payments must start at age 65 or later.
- You can fund your annuity with appreciated securities, and you may avoid capital gains tax.
- **If you are 70.5 or older, you may be able to take advantage of a one-time opportunity to fund a gift annuity of up to \$55,000 with a qualified charitable distribution from your IRA.**

More Ways You Benefit

- Gift annuities can benefit up to two people, making them an ideal way to provide financial security for a spouse or other loved one.
- If you don’t need the income immediately, you can schedule payments to begin at least one year after your donation. The longer the deferral period, the higher your payment rate.

What Will Your Payment Be?

Age:	75	80	85
My payment rate today will be:	7.0%	8.1%	9.1%
My annual payment will be:	\$1,750	\$2,025	\$2,275
If I wait five years for my payments to start, my rate will be:	10.5%	11.7%	12.7%
My annual payment will be:	\$2,625	\$2,925	\$3,175

Example based on one beneficiary and a donation of \$25,000.



Tax Savings Example

Laura, age 82, establishes a \$25,000 Special Olympics charitable gift annuity with stock that she originally purchased for \$10,000. In addition to lifetime income and an immediate charitable deduction, Laura will completely avoid about half of the capital gains tax due, with the remainder reportable over 8.2 years.

	Donate Stock to Create a Charitable Gift Annuity	Sell Stock
Fair Market Value of Securities	\$25,000	\$25,000
Original Purchase Price of Securities	\$10,000	\$10,000
Immediate Long-Term Capital Gains Tax Paid	\$0	\$3,075
Eligible Charitable Deduction	\$12,393	\$0
Annual Lifetime Payment*	\$2,125	\$0

**Example based on a 15% federal long-term capital gains tax rate. For illustrative purposes only.*

The Champion's Society®

Special Olympics has established The Champion's Society® to honor a special group of individuals who have remembered Special Olympics in their estate or financial plans and/or have established a charitable gift annuity. This special community of supporters shares a strong common bond of generosity and leadership. Through their gifts, they demonstrate their commitment to provide a legacy of inclusion for all people with intellectual disabilities.

Do You Have Questions?

The Special Olympics gift planning staff is available to help you explore how to plan and include a legacy gift to Special Olympics. If you have already left a gift to Special Olympics in your will, trust or by beneficiary designation, we hope you will let us know so that we may properly thank you, ensure that your wishes are carried out and welcome you as a member of our legacy society, The Champion's Society®.

**Access our complimentary planning library at
specialolympics.org/planned-giving/resources**



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