

# **Gemma Services**

## **A Steady Stream of Cash That You Can Rely On**

*Who wouldn't want a steady stream of cash that they can count on,  
especially in an unstable economy or when stocks are on a roller  
coaster ride?*



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*This brochure contains general gift, estate, and financial planning information for educational purposes. It does not provide legal or tax advice. For advice or assistance on specific gifts and decisions please consult an attorney or other professional advisors.  
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## It's Okay to be Selfish When You Give.

Perhaps you are retired and living on a fixed income. We hope you've planned well for your retirement and are living as you had expected, but as we all know, the economy and the financial markets don't always perform as we need or want them to. If you lived through uncertain economic times in the past or find yourself there now, you know what we mean. Sometimes even the best laid plans can be upset when the markets perform unpredictably. If you are concerned about the performance of some of your appreciated assets or need to increase your cash flow, here is an idea that could be of interest — the charitable gift annuity.

One of the most appealing aspects of this gift for our senior donors is *receiving guaranteed, annual payments for life.*

## Here's How it Works

You transfer cash or appreciated, marketable securities to Gemma Services and in exchange, we make fixed, annual payments to you, for the rest of your life. The payout percentage is based on age, so the older you are, the higher the rate.

The charitable gift annuity provides other benefits, too. A portion of your annual payment is tax free — because it is considered return on principal. You will also be entitled to a charitable income tax deduction in the year you create the gift, then have up to five additional years - if you need them — to use it.

In addition to personal benefits, you will also be providing a future gift to Gemma Services. At your death, whatever assets remain in your annuity will be available for Gemma Services to use in support of our mission.

The following table provides the current CGA rates for sample ages. Please contact us for your exact benefits.

### Single Life:

Age	65	70	75	80	85	90+
Annuity Rate %	5.4	5.9	6.6	7.6	8.7	9.7

### Two Life:

Age	65	70	75	80	85	90+
Annuity Rate %	4.7	5.2	5.8	6.5	7.7	9.4

We'd be delighted to prepare a personal gift annuity illustration for you, at no obligation. If you think a charitable gift annuity would work for you, we'll do our part to make the process go smoothly. Just let us know how we can help.

## Contact Information

Planning your estate and legacy for future generations including your charitable interests takes careful evaluation. Consulting with the appropriate professionals can assist you. Discussing your charitable intentions with us can lead to a much better result than going it alone — and will ensure that your gift is used just as you wish. We can provide valuable information about any of the creative giving techniques mentioned in these planned giving pages.

Act now to take the steps that you need to do to be a good steward of the resources you intend to leave behind. You can contact us below, or use our request for information form on our website to get more information.

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