

## A Gift to Scouting that Pays You!

It pays to support Scouting in Minsi Trails Council. With income-producing gift options like a charitable gift annuity (CGA), you can create a secondary source of income that can help supplement your retirement while also enjoying a tax deduction.

If you are like many individuals, Scouting has been important throughout your life. As you remember your great experiences as a youth, parent, or volunteer ... please think about your legacy to Scouting and how you can make a continuing positive difference. A charitable gift annuity can make a lasting gift to local Scouting that also provides you income today.



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MINSI TRAILS COUNCIL

## Scouting ... Prepares Youth for Life

Scouting promotes outdoor fun and adventure while inspiring lives of leadership, character, achievement, service, and citizenship. Help keep local Scouting strong in our area. Your gift through a charitable gift annuity will make a positive difference for our Scouts and provide you with annual income.

### GIFTS MADE LOCAL ... STAY LOCAL

Uses of proceeds of gift(s) submitted herewith are hereby restricted exclusively to the funding of Minsi Trails Council, BSA Scouting programs and its operations. Thank you!

#### ON AVERAGE SCOUTS SHOW A FOURFOLD INCREASE IN CHARACTER

**4X**  
**CHARACTER**

Boys involved in Scouting gain significant increases in **character** attributes like **cheerfulness, helpfulness, kindness, obedience, trustworthiness** and are more **hopeful of the future** than non-Scouts.

#### Positive character translates into:

**DOING BETTER IN SCHOOL**  
**HAVING HIGHER CAREER GOALS**  
**MAKING BETTER LIFE CHOICES**

Thank you for all you do  
for Scouting!

## A Gift That

## Pays You Income

## Charitable Gift

## Annuities



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## How Charitable Gift Annuities Work

A Charitable Gift Annuity (CGA) is made up of two parts: 1) an outright gift of at least \$10,000 in cash, stocks, bonds or mutual fund shares, and 2) a fixed-income annuity contract. In exchange for your gift, Scouting agrees to make quarterly payments to you or others you choose.

CGA beneficiaries must be at least 60 years old at the time payments begin. Most donors choose themselves and/or their spouse as beneficiaries to receive the CGA payments. Payments can begin immediately or can be deferred by the donor until a later date. CGA payments are made for life, and in addition to the quarterly payments, donors also enjoy a tax deduction for their gift.



## CGA Examples

Annual CGA payment amounts depend on ages of the beneficiaries; the older in age the higher the rate and larger the payment.

### Example Charitable Gift Annuity Rates\*

<u>Age</u>	<u>Rate*</u>
60	3.9%
70	4.7%
80	6.5%
90	8.6%

\*Example rates shown are effective as of 1/1/2021

Part of each payment is taxable income and part is tax-free, which may increase the effective rate depending on your tax.

### Example Charitable Gift Annuity To Minsi Trails Council

- Age is 70 years old\*
- Gift of \$10,000 cash
- Annuity rate is 4.7%
- Tax deduction is \$3,652.00
- Annual annuity payment is \$470.00
  - ♦ \$399 is tax free
  - ♦ \$71 is taxable income

\*Shown as an example only and assumes donor is in the 35% income tax bracket.

This means that you may enjoy a great effective rate and supplement your income while making a gift to Scouting.

## Learn More About Charitable Gift Annuities

There are a number of ways that a CGA can be created to meet your specific need. Some donors set up their gift annuity for one individual, some for two people, and some defer the income until a later date.

Please contact Paul Oswald, Chief Officer of Finance & Administration, at 610-465-8576 or [Paul.oswald@scouting.org](mailto:Paul.oswald@scouting.org). He can answer your questions and help tailor a charitable gift annuity that meets your needs.



## For More Information

- ☐ Please call me about a CGA.
- ☐ I would like a copy of the *free* Wills and Planned Giving Guides.
- ☐ Please contact me about other ways to make a lasting gift to Scouting.

Name

Street

City

State  ZIP

Phone

Email

### Please Mail To:

991 Postal Road  
Allentown, PA 18109

[Paul.oswald@Scouting.org](mailto:Paul.oswald@Scouting.org)  
610-465-8576



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