

ROYAL OAKS OFFICE OF PLANNED GIVING

CHARITABLE GIFT ANNUITIES

A charitable gift annuity is a simple agreement between you as the donor and Royal Oaks. In exchange for your gift to Royal Oaks of \$1,000 or more, Royal Oaks will pay you and/or another person fixed payments each year for life. These fixed annual annuity payments are based on the age of the payment recipient (the annuitant) at the time of the gift.

The benefits of establishing a gift annuity are many:

- First and foremost, you are making a wonderful gift to Royal Oaks which will benefit current and future residents for years to come. After the annuity has ended, your gift will go toward the area you choose.
- You and/or your designated annuitant(s) will receive a fixed income stream for life.
- You may receive a charitable tax deduction in the year that you make the gift and can carry over any unused portion of the deduction for an additional five years.
- A portion of the annual annuity payments may be tax-free.
- If your gift is of appreciated securities, you will save on capital gains taxes.



The annuity payments are backed by Royal Oaks' assets, as well as by a gift annuity reserve that is sufficient to meet all of Royal Oaks' future annuity obligations and complies with the laws of the state of Arizona.

Sample Gift Annuity Calculation

Single Annuitant	Age 75
Amount Donated	\$10,000
Payment Percentage Rate	8.0%
Annual Annuity Payments to Donor	\$800
Charitable Deduction in year of gift	\$4,000

Actual arrangements may vary. This is not legal advice. Please consult your financial advisor before purchasing an annuity or other investment.

Gifts Annuities may be contracted with either the Capital Improvement Fund or the People of Faith Foundation, Inc. Gift annuities are a wonderful, hassle-free way to support Royal Oaks' capital projects in the Capital Improvement Fund or the Foundation's mission to assist the financial needs of residents while securing fixed payments for you or a loved one for life.

For more information, please contact Michelle Westfall at (623) 815-4122.