

# Seven Benefits *of a* Gift Annuity

There's never been a better time to obtain a charitable gift annuity from UL Lafayette (through the UL Lafayette Foundation). Low interest rates and roller coaster markets are causing people to rethink their financial decisions and to consider the seven benefits of UL Lafayette's gift annuity program.

- 1. Attractive Rates** When you compare our gift annuity rates with what you might receive from a certificate of deposit you may be pleasantly surprised. For example, the current rate for a 70-year-old person is 7.2%. At age 82, the rate is 9.4%.\*
- 2. Regular Payments** When you establish your gift annuity, you decide whether you want your payments quarterly, semiannually or yearly.
- 3. Fixed Income** Your payment rate will be locked in at the time you obtain your gift annuity. It will not rise or fall with the economy.
- 4. Lifetime Benefit** Gift annuities are payable for life, no matter how long you live. And if you have a two-life gift annuity, when one person passes away, the other will continue to receive the same amount for the rest of his/her life.
- 5. Dependable Source** UL Lafayette's Foundation stands behind all of its gift annuities. Gift annuities are backed by the full financial assets of the organization, so you can feel confident that your payments will continue without fail.
- 6. Relief from Taxes** Since part of your contribution for a gift annuity is considered a charitable gift by the IRS, you will receive an income tax charitable deduction to apply on an itemized return. Also, during your life expectancy, you will be able to claim part of the annuity payment as tax-free income.
- 7. Simple Process** Obtaining a gift annuity from UL Lafayette's Foundation is very easy. We provide you with a tailor-made illustration so you can see how it works with your age and contribution amount included.

\*Note: Gift annuity rates are slightly lower when the annuity is for two persons. Also, like most charities, UL Lafayette uses the rates recommended by the American Council on Gift Annuities. Gift annuity rates will decrease, effective Jan. 1, 2003.

*For a personalized gift annuity proposal, fill out and return the form. Or call UL Lafayette's Office of Development at (337) 482-0922.*

- Please send me a free (and confidential) gift annuity proposal based on the information provided.
- Please send information about including a bequest to UL Lafayette in my will.
- Please contact me personally.

**Return completed form to:  
UL Lafayette Office of Development  
P.O. Drawer 43410  
Lafayette, LA 70504-3410**

Name: \_\_\_\_\_

Spouse: \_\_\_\_\_

Birthdate: \_\_\_\_\_

Spouse's Birthdate: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Phone: \_\_\_\_\_

E-mail: \_\_\_\_\_