

## For More Information

I have reviewed your brochure on the Gift Annuity and would like to receive specific information on how a Gift Annuity would help me ensure income for myself and listener-supported public radio stations KBAQ 89.5 and KJZZ 91.5.

Name(s) \_\_\_\_\_  
Street \_\_\_\_\_  
City \_\_\_\_\_  
State/Zip \_\_\_\_\_  
Phone \_\_\_\_\_  
E-mail \_\_\_\_\_  
Birth Date 1st Person \_\_\_\_\_  
Birth Date 2nd Person \_\_\_\_\_  
Asset Value \_\_\_\_\_  
(Minimum \$10,000) \_\_\_\_\_  
Cost Basis \_\_\_\_\_  
Estimated Gift Date \_\_\_\_\_

Inquiries are treated with complete confidence.

**Please complete and return to the address below or contact us at:**

KJZZ 91.5 / KBAQ 89.5 Public Radio  
Planned Giving Office  
2323 W. 14th St.  
Tempe, AZ 85281

plannedgiving@rioradio.org  
(480) 774-8472



## Other Options To Meet Your Objectives

We at KBAQ 89.5, KJZZ 91.5 and the Maricopa Community Colleges Foundation would be happy to provide you with specific information on how:

**charitable tax planning can make a difference to you, your family, your community, and public radio.**

For a complimentary illustration on how a Gift Annuity can work for you, send the information request in this brochure or contact us at:

KJZZ 91.5 / KBAQ 89.5 Public Radio  
Planned Giving Office  
plannedgiving@rioradio.org  
(480) 774-8472



*This information is provided by KBAQ, KJZZ and the Maricopa Community Colleges Foundation. Your personal advisors should be consulted in the planning process.*

*KBAQ and KJZZ are listener-supported public broadcasting stations licensed to the Maricopa Community College District. They are a community service of Rio Salado College's Division of Public Service, which also includes Sun Sounds of Arizona and MCTV.*

# CHARITABLE GIFT ANNUITY

*for*  
**KJZZ 91.5 and KBAQ 89.5  
Public Radio Arizona**



Photo: KJZZ & KBAQ offices located at Rio Salado Community College



## It's a Win-Win Proposition

The Charitable Gift Annuity (CGA) is an example of how our tax laws currently provide special ways for you to accomplish two objectives with one asset. A close look at the Gift Annuity may allow for a true win-win proposition.

The Charitable Gift Annuity makes it possible for you to receive higher returns on an asset for the rest of your life. Rates are based on the age of the “annuitant” and are typically fixed at a higher percentage as the age of the annuitant increases.

*[Rates on CGA's fluctuate in accordance with the insurance industry's "annual age calculations" making it EXTREMELY important to individualize your calculations at the time of gifting.]*

The process begins with a Charitable Gift Annuity Agreement between you and the Maricopa County Community Colleges Foundation in exchange for your contribution in the form of a check, stocks or bonds.

Following processing and a contract agreement by donor, the Maricopa Community Colleges Foundation will schedule payments to you. Payments are made annually or quarterly for the rest of your life. The payment agreement may be written to also extend to your spouse or beneficiary.

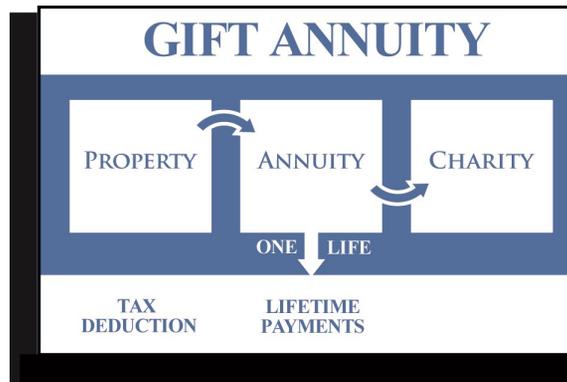
## This is How a Charitable Gift Annuity Works

A Gift Annuity is a contract. Payments are backed by all the assets of the Maricopa Community Colleges Foundation. This allows you to be confident that the Gift Annuity will provide a reliable income.

In addition, two tax benefits add value to the Gift Annuity:

- I. You will receive a current income tax deduction, something you will appreciate when you file your year tax return.
- II. Part of each annuity payment we make to you may be tax-free!

*The illustration below shows how the agreement works. Once established, income payments are made for life. Annuity rates (the rate determined for income payments made to you) are based on age and are typically higher for more senior persons.*



## Rates for One Life Charitable Gift Annuities

March 2013

Age	Rate
60	4.70%
65	5.1
70	5.4
72	5.7
74	6.0
76	6.4
78	6.8
80	7.2
82	7.6
84	8.0
86	8.4
88	8.7
90	9.0

These rates are just one reason why the charitable gift annuity is a win-win proposition.