

# ENDOW YOUR FUTURE GIFT

## RECEIVE INCOME FOR LIFE

Life income plans such as the Charitable Gift Annuity enables you to make a future gift to endow our life-changing work while enhancing your current financial security.

The Salvation Army's popular and flexible Gift Annuity can supplement your income with favorable tax results. The Charitable Gift Annuity offers you multiple benefits:

- Fixed Income for Life
- Partially Tax-Free Income
- Income Tax Deduction
- Asset Diversification

Fund a Life Income Gift using your IRA, stock, property or a cash gift.

Take Advantage while the Higher Rates Last!

One-Life Rates		
Age	Rate	*Effective Rate Up To
65	5.70%	8.80%
70	6.30%	10.10%
75	7.00%	11.60%
80	8.10%	14.00%
85	9.10%	16.60%
90+	10.10%	19.50%
Effective January 1, 2024		
Two-life rates available. Rates subject to change.		
*Effective rates are based on personal tax brackets.		

**NOW you can use your IRA  
Required Minimum Distribution  
to fund a Life Income Gift.**  
QCD restrictions apply

THE SALVATION ARMY



**INCOME FOR LIFE and  
Tax-Free Distribution  
and  
Support Your Community**



# MAKE A SIGNIFICANT IMPACT TODAY



## CREATE AN ENDOWMENT TODAY TO IMPACT LIVES

**Using Your  
DONOR ADVISED FUND  
or  
INDIVIDUAL  
RETIREMENT ACCOUNT  
or  
WILL OR LIVING TRUST**



Strength and Stability  
since 1865

## ENDOWING MY LIFETIME GIVING?

Your generosity has touched the lives of countless people. But what happens after your lifetime? Will the programs you've supported continue to change lives?

### YES! by Endowing Your Future Giving.

#### What is an Endowment?

An endowment is a gift that is placed into a special account that distributes a set dollar amount each year forever. You can even create a Named Endowment in memory or in honor of someone special.

#### Creating an Endowment with Cash

Sally gives \$1,000 annually to send disadvantaged children to camp. What happens to those children after Sally's lifetime? Sally makes a \$20,000 gift to create an endowment fund. The \$20,000 earns and distributes \$1,000 a year (5%) to send children to summer camp. This gift will honor Sally's compassion and will continue helping children forever.



#### Named Endowment using a DAF or IRA

You can create a Named Endowment in honor of your family or in memory of a loved one. These endowments can be created with a grant today from your DAF or your IRA using your QCD. The minimum amount for an Endowment is \$100,000.

In Sally's case, she created a Named Endowment honoring her mother, Jane Smith, who sent her to camp when she was a child. Sally made a \$100,000 gift creating the Jane Smith Endowment for Summer Camp. This generous gift will honor her mother by distributing \$5,000 a year to Summer Camp in perpetuity.

#### Named Endowment using a Will

You can also create a Named Endowment after your lifetime using language in your Will, Living Trust, or by a Beneficiary Designation on an account.

Please contact us for specific language on creating your Memorial Endowment.

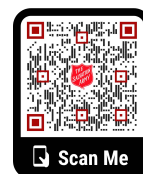
#### Will Planning Services

The Salvation Army has several trusted vendors that offer free Wills, and low cost Living Trusts drafting.

If you haven't made your plan yet, please scan the QR code below to access these Will Planning Services.

**For More Information or to  
Request Your FREE Booklet**

Email:  
Website: [SalWest.org](http://SalWest.org)



#### Endowment Features:

- ✓ Continue supporting the people and causes that you love!
- ✓ Impact the lives of others long into the future!
- ✓ Create an Endowment today using your Will, Living Trust, DAF or IRA.
- ✓ We provide easy to use documents at no cost.
- ✓ Receive income for life while endowing the future.



#### MINIMIZE TAXES

by using your Qualified Charitable Distribution (QCD) from your IRA to create an Endowment.