

Considering a Gift Annuity to increase your income **and** decrease your taxes?

- Would you like to make a gift of an asset and receive a guaranteed quarterly payment which may be greater than interest and dividends currently provide?
- By using a Charitable Gift Annuity, you will be able to help McLeod **and** create a guaranteed income stream. If the gift is an appreciated asset, you will also avoid capital gains taxes.
- Charitable Gift Annuities can be made for one life or two, and the rates increase with age. Minimum age is 55 years old, and minimum gift amount is \$10,000.
- Rates which have held steady since 2003 will decrease on July 1 of this year. **You must act quickly to secure the higher rates.**
- Please contact the McLeod Foundation office at **843-777-2694** and ask for Roxanna Tinsley or visit our website at **www.McLeodFoundation.org** and click on *Planned Giving*.

**New Rates
Effective
July 1**

Charitable Gift Annuity: providing income and meeting philanthropic goals

Philanthropy and the love of McLeod Health are a family affair for Evans and Mary Jane Holland.

“McLeod has caring doctors, and they listen to your needs,” Mary Jane says. “It has always been our hospital.”

The couple’s history of support began years before when Evans was asked to be a member of the McLeod Hospice Advisory Board. During that time, he helped raise more than \$2 million from the region to build the McLeod Hospice House.

Today, Evans also serves on the McLeod Health Foundation Board of Trustees. He says charitable gifts are critical to the medical center’s future. “It provides the hospital with funding so they can put money back into their services, programs and technology,” he says.



“The money the hospital receives from services goes right back into those services, so they need additional support for growth,” Mary Jane adds.

The Hollands have provided for the future of McLeod with a charitable gift annuity. This gift

returns lifetime payments to the couple. After their lifetimes, the remainder is available for McLeod’s use.

“We’ve seen what McLeod has achieved in the past, and we want to be a part of what they do in the future,” Evans explained.

Charitable Gift Annuity				
Single Life		Gift of \$10,000 cash		
Age	Old Rate thru June 30, 2008	New Rate effective July 1, 2008	New Deduction	New Effective rate
55	5.50%	5.30%		
60	5.70%	5.50%	\$2,128	6.80%
65	6.00%	5.70%	\$2,685	7.20%
70	6.50%	6.10%	\$3,341	7.70%
75	7.10%	6.70%	\$3,898	8.50%
80	8.00%	7.60%	\$4,414	9.60%
85	9.50%	8.90%	\$4,908	11.30%
			\$5,370	13.60%
Two Life		Gift of \$100,000 in securities with a cost basis of \$25,000		
55/55	5.00%	4.70%	\$18,102	5.50%
60/60	5.40%	5.20%	\$16,929	6.10%
65/65	5.60%	5.40%	\$22,402	6.50%
70/70	5.90%	5.60%	\$29,335	7.00%
75/75	6.30%	6.00%	\$35,326	7.70%
80/80	6.90%	6.60%	\$41,326	8.70%
85/85	7.90%	7.40%	\$47,635	10.00%

Note: effective rate is for those who itemize their deduction with a 28% tax rate, tax deduction based on 4.0% AFR, quarterly payments

For more information, visit our web site at McLeodHealthFoundation.org and click on **Planned Giving.**