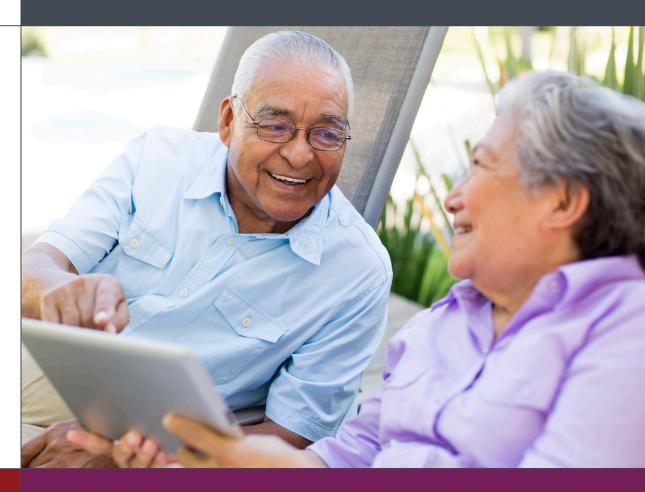


GIFT ANNUITY

2016 RATES BY AGE AND HOW THEY WORK



THE
SALVATION
ARMY
PLANNED
GIVING
DEPARTMENT

5040 N. PULASKI RD. CHICAGO, IL 60630 773.205.3515

WITH A GIFT ANNUITY YOU CAN DO MORE FOR YOURSELF AND FOR CHARITY

To the right is a chart with rates by age for one-life or two-life gift annuities.

CHARITABLE GIFT ANNUITY RATES

Adopted by American Council on Gift Annuities as of January 1, 2012

SINGLE LIFE											
Age Rate	Age Rate	Age Rate	Age Rate								
55 4.0%	64 4.6%	73 5.5%	82 7.2%								
56 4.1%	65 4.7%	74 5.7%	83 7.4%								
57 4.1%	66 4.8%	75 5.8%	84 7.6%								
58 4.2%	67 4.8%	76 6.0%	85 7.8%								
59 4.3%	68 4.9%	77 6.2%	86 8.0%								
60 4.4%	69 5.0%	78 6.4%	87 8.2%								
61 4.4%	70 5.1%	79 6.6%	88 8.4%								
62 4.5%	71 5.3%	80 6.8%	89 8.7%								
63 4.5%	72 5.4%	81 7.0%	90 9.0%								

TWO LIFE/JOINT AND SURVIVORSHIP										
Age	95	90	85	80	75	70	65	60	55	
95	8.8									
90	8.8	8.2								
85	7.6	7.3	6.7							
80	6.6	6.4	6.1	5.7						
75	5.6	5.6	5.5	5.3	5.0					
70	4.9	4.9	4.9	4.9	4.8	4.6				
65	4.5	4.5	4.5	4.5	4.5	4.4	4.2			
60	4.2	4.2	4.2	4.2	4.2	4.1	4.0	3.9		
55	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.7	3.5	

HOW A GIFT ANNUITY WORKS

A charitable gift annuity is a way to make a gift to support the causes that you care about. For example, you can make a gift of cash or property to The Salvation Army, and in return the Army will make payments for life to you, you and a loved one, or another person whom you designate. Each payment will be fixed and the amount of each payment will depend on the age of the person who receives the payments.

After all payments have been made, The Salvation Army will receive the remaining value of your gift to support the causes that matter to you.

There are a number of benefits with a charitable gift annuity. Your payments are fixed as of the date of your gift. This means that your payments will never change, even if interest rates of the stock market changes. Depending upon your gift, you may receive the added benefit of mostly tax-free payments. You will also receive a charitable deduction in the year that you set up the gift annuity.



To order a free, no-obligation copy of a personalized annuity illustration, please click bere or call 773.205.3515.



THE SALVATION ARMY PLANNED GIVING DEPARTMENT

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