

# Special announcement

## New HIGHER charitable gift annuity rates

With a charitable gift annuity, you make a contribution using cash or appreciated assets, like stock, and you receive a fixed amount paid to you for the rest of your life. When the gift annuity ends, the remaining balance benefits our work creating a world without lung disease.

### Why a charitable gift annuity is a good idea

- Guaranteed fixed lifetime income at an attractive annuity rate with no stock market risk
- Current income tax charitable deduction
- Possible tax-free income
- Potential estate tax savings
- Ability to direct your gift to a specific purpose at the Lung Association

### Sample rates for a one-life immediate charitable gift annuity

Age	Lifetime Annuity Rate	% of Payment Tax Free
65	4.8%	61%
70	5.3%	65%
75	6.0%	69%
80	7.0%	72%
85	8.1%	77%



**Increase your cash flow and enjoy tax benefits with new HIGHER rates**

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### Cheryl J. Smoot

National Assistant Vice-President, Individual & Planned Giving



These new rates are effective immediately. Gift annuities are offered through a partnership with the National Gift Annuity Foundation. NGAF is the largest independent platform offering charitable gift annuities in the US, registered in all states except HI. All remainder proceeds of gift annuities will be granted to the American Lung Association. Find more information at [www.nationalgiftannuity.org](https://www.nationalgiftannuity.org). We encourage you to review your gift plans with your legal and tax advisor to determine the best plan for you.