

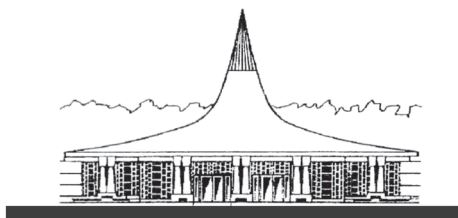
Annuity rates are determined by the American Council of Gift Annuities or ACGA. The following tables have the current rates as of January 1, 2012. They are subject to change and will be updated on the Society's website and in future brochures.

| SINGLE LIFE GIFT ANNUITY | | TWO-LIFE GIFT ANNUITY | |
|--------------------------|--------------|-----------------------|--------------|
| Donor Age | Payment Rate | Both Ages | Payment Rate |
| 60 | 4.4% | 65/60 | 4.0% |
| 65 | 4.7% | 70/65 | 4.4% |
| 70 | 5.1% | 75/70 | 4.8% |
| 75 | 5.8% | 80/75 | 5.3% |
| 80 | 6.8% | 85/80 | 6.1% |
| 85 | 7.8% | 90/85 | 7.3% |

If you are interested in further information concerning the Ethical Society of St. Louis' Charitable Gift Annuity or would like a personal explanation of annuity options, contact Joe Corrigan of the Development Committee.

He can be reached at (314) 753-5538 or japplecorr@att.net. Confidentiality is assured in accordance with your wishes.

The information in this brochure is also on the Society's website at www.ethicalstl.org.



The Ethical Society of St. Louis
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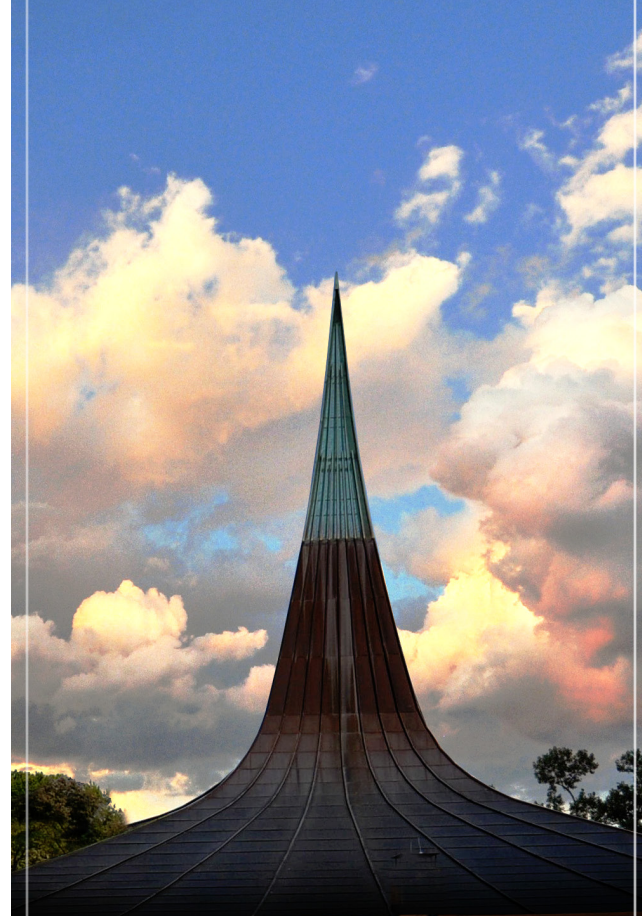
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"What we have done for ourselves alone dies with us: what we have done for others and the world remains and is immortal."

~Albert Pike

ETHICAL SOCIETY OF ST. LOUIS

Charitable Gift Annuity



"The best use of life is to invest in something which will outlast life."

~William James

What is an Ethical Society of St. Louis Charitable Gift Annuity?

The Society's Charitable Gift Annuity is a contractual agreement between one or two donors and the Ethical Society of St. Louis (ESSL).

In return for the donor's gift of cash or securities, the ESSL will make quarterly payments to an annuitant or annuitants for life in a single-life or two-life annuity.

These payments are fixed and based on the market value of the initial gift and the age of the annuitant or annuitants. After the life of the annuitant or annuitants, the residual value of the annuity contract passes to the ESSL for general operations.

The ESSL Charitable Gift Annuity is available to anyone 60 or above and the minimum annuity contract is \$5,000.



What are the Benefits of an ESSL Charitable Gift Annuity?

- ◆ The annuity rates are substantially higher than current rates for Treasuries, CDs, passbook or money market accounts.
- ◆ In the initial year of the gift, there is a partial charitable tax deduction.
- ◆ A portion of each annuity payment received during life expectancy is free from income tax.
- ◆ There is the option of having an immediate or deferred annuity. Immediate annuity payments would start within 90 days of the gift and deferred annuity payments could start years after the gift.
- ◆ A surviving spouse or loved one in a two-life annuity will receive payments for life after the first annuitant's death.
- ◆ If the initial gift is funded by appreciated securities, a donor or donors can reduce the capital gains tax on a portion of the gift and spread the remaining tax over their life expectancy.



An Example of a Charitable Gift Annuity

Jo Ann, 75, makes a planned gift to the Ethical Society of St. Louis of \$10,000 in cash for a single life Charitable Gift Annuity. Based on her age at the time of the gift, her annuity payment rate would be 5.8%. Therefore, the Ethical Society would pay her \$580 a year for life. Of this annuity amount, 81% would be tax-free to her throughout her life expectancy. Also in the first year of her gift, she will receive a charitable tax deduction of \$4,162 if she itemizes on her income taxes.

This is a win-win scenario since Jo Ann's gift will increase her income compared to other investments, give her income tax benefits, and support the Ethical Society after her lifetime.

