

THE GIFT ANNUITY

For some time now, you've known about (***Full Name of Charity and brief description of its work.***) You may have wished to advance this vital work by supporting (***Charity***) with a generous gift. You may even have considered starting an endowment that will continue giving in your name in perpetuity.

You have savings and investments, but interest rates fluctuate and sometimes your month-to-month income doesn't keep pace with rising prices. What's more, you know that your investments have to last your lifetime.

It's a dilemma, but there is good news: You may be able to make your money work for you and improve your cash flow at the same time.

A Gift That Gives Back

A gift annuity is an investment in which you make a contribution to a charity and, in return, receive annual payments for life. The amount of these payments depends on your contribution size and the interest rate, but they will likely be significantly higher than you are receiving from your present investments, and the annuity arrangement is tax-advantaged. It continues to pay as you live, no matter what happens to the economy or interest rates. If you are married, you may choose a joint-and-survivorship annuity which continues as long as either spouse lives.

Your gift annuity brings you a special bonus at tax time: a sizeable portion of your payments will be tax-free. While older annuitants will receive payments that are totally tax-free, all donors are entitled to a donation receipt that will result in a tax credit.

Consider these examples:

Wendell Mueller, age 74, contributes \$25,000 for a gift annuity with (***Charity***). He receives an annuity of \$1,972 (7.8 percent) per year for life, of which 84.1% is paid out tax-free. He is also entitled to a donation receipt for \$6,250. in the year he makes the gift.

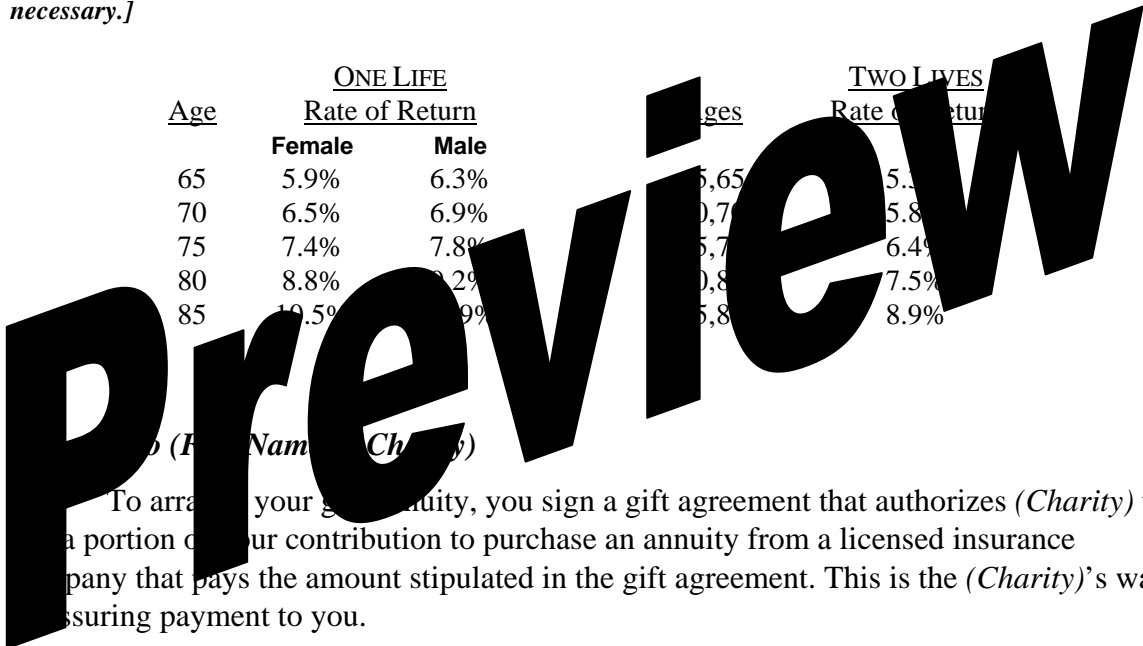
Sharon and Dan Richards, ages 75 and 79, contribute \$50,000 and receive \$3,504 per year (7.0 percent) for as long as either of them lives. The tax-free portion is \$2,825 per year and the donation receipt is \$10,000.

Rose Levy, age 78, contributes \$10,000 and receives a lifetime annuity of almost \$800 (8.0 percent) per year -- 91% tax free and a donation receipt for \$2,500.

Below are some representative rates currently in effect for individual and joint-life annuities.

[Note to charity: These are the current CAGP recommended rates in 2003. Update or substitute as necessary.]

Age	ONE LIFE		Age	TWO LIVES
	Rate of Return			Rate of Return
	Female	Male		
65	5.9%	6.3%	65	5.1%
70	6.5%	6.9%	70	5.8%
75	7.4%	7.8%	75	6.4%
80	8.8%	9.2%	80	7.5%
85	10.5%	10.9%	85	8.9%



(Full Name of Charity)

To arrange your gift annuity, you sign a gift agreement that authorizes (Charity) to use a portion of your contribution to purchase an annuity from a licensed insurance company that pays the amount stipulated in the gift agreement. This is the (Charity)'s way of assuring payment to you.

The balance of your contribution, retained by (Charity) after purchasing the annuity, will be used as you direct. You may specify whether you wish it to be available for immediate use or invested until it reaches the size of your original contribution. In consultation with us, you may also specify which particular program or service of (Charity) your gift will support. Gifts that meet minimum requirements may be used to establish endowed funds which continue to provide support for (Charity) in perpetuity.

A representative of (Full Name of Charity) will be pleased to explain the gift annuity in greater detail and answer your questions. At your request, we will prepare a personalized illustration showing the annuity and tax consequences from whatever contribution you are considering. We encourage you to review the illustration with your own financial and tax advisors, and when you are ready to proceed, we'll assist you in the arrangements.

THE GIFT ANNUITY -- It's your opportunity to make a generous gift to (Charity) and do yourself a favour at the same time!

Full Name of Charity
Street Address
City, Province, Postal Code
Telephone: (000) 000-0000

The information in this brochure does not constitute legal or financial advice and should not be relied upon as a substitute for professional advice. (Charity) encourages you to seek professional legal, estate planning, and financial advice before deciding on a course of action.