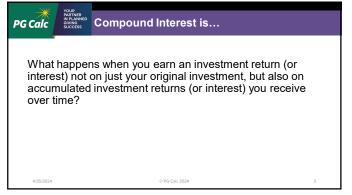
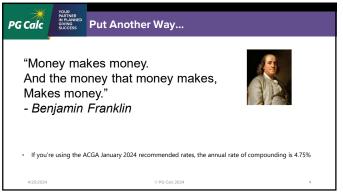
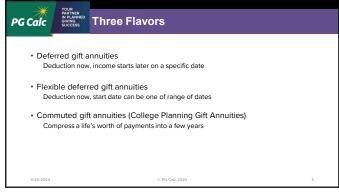


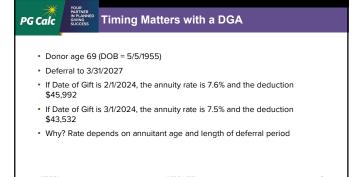
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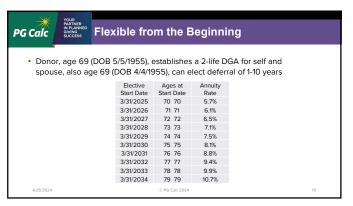


PG Calc	YOUR PARTNER IN PLANNED GIVING SUCCESS	Deferred Gift Annuity (DGA)
• De	ferral to a	specific point in time.
• Th	is point is	fixed in the contract.
		usual situations the donor may request a change to the od. However, they cannot change the value of the annuity.

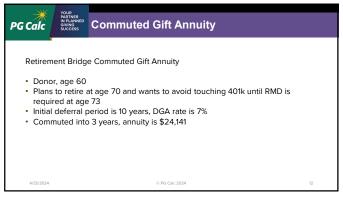


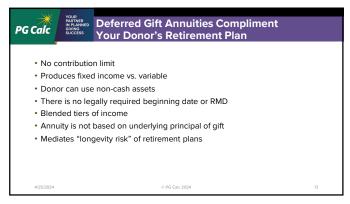
DGAs Can Be Flexible (if Necessary) Donor, age 69 (DOB 5/5/1955), established 2-life DGA for self and spouse, also age 69 (DOB 4/4/1955) Spouse passes away during the deferral period (2/1/2026) and widower requests early payment on 3/31/2026 Original DGA had a payout rate of 6.5% (annuity of \$6,500) beginning on 3/31/2027, and an investment in contract of \$62,354 New DGA cannot exceed this benefit, new payout cannot exceed 5.9575%

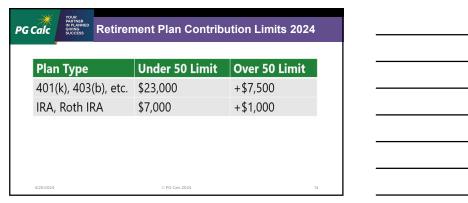
PG Calc	YOUR PARTNER IN PLANNED GIVING SUCCESS	Flexible Gift Annuities
• Dono life.	ır makes ir	rrevocable gift to charity in exchange for annuity payments for
		ose from a range of annuity start dates, beginning at least one late of gift.
		nited to the annuity with the least remainder value for the the first possible election date)
• "The	longer yo	u wait, the higher the rate."



A DGA that allows the lifetime annuity to be converted to payments of equivalent value paid in equal sums over a period of years Sometimes called the College Plan Annuity For example: Grandparents funded a \$100,000 annuity on 3/31/2000 to celebrate the birth of their first grandchild that January Deferred payments to when child will be age 18 DGA has a lifetime payout of 12.7% Commuted into 4 equal payments, designed to pay tuition, each payment is \$41,828 To protect charity and annuitant, letter commuting annuity should be sent to charity soon after DGA is created.

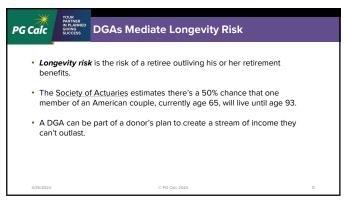


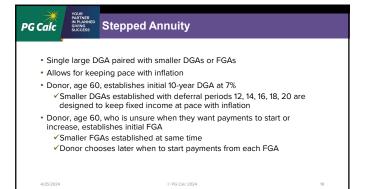


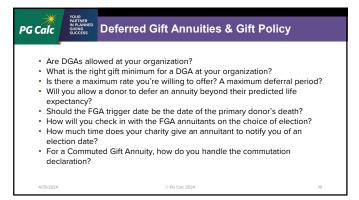


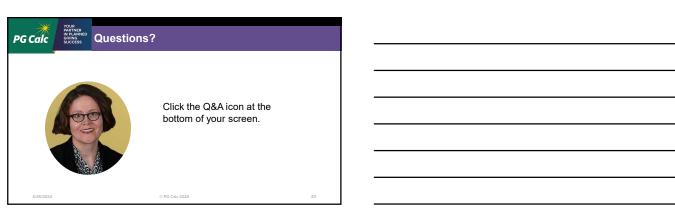












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