

A LIFE WITHOUT WORRY ENJOY THE GIFT THAT GIVES BACK

In a world that offers an uncertain tomorrow, people search for certainty today. They want dependability. They want to remove worry and add predictability to their lives. Many of them find what they look for in a charitable gift annuity. It offers certainty in an uncertain world.

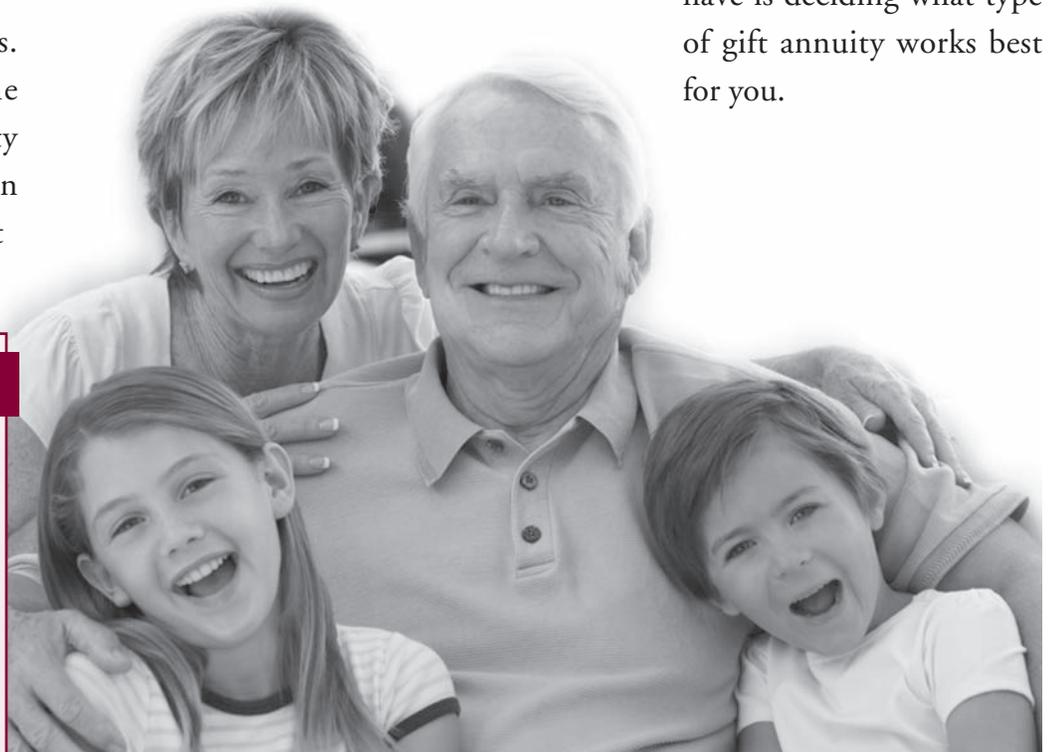
When you fund a charitable gift annuity, Boys & Girls Clubs of America agrees to pay you a fixed annual payment for your lifetime - you cannot outlive the payments. Reliable payments are only the beginning. In the year the annuity is funded, you will receive an income tax deduction for the gift

portion of the funding amount. There are also capital gains benefits if you fund your gift annuity by transferring an appreciated asset, such as stock (see Tax-wise Giving). Finally, after a lifetime of payments to you, the remaining funds provide support for your Club.

Call your Club and ask for a free illustration. We can send you the details on how funding a charitable gift

annuity would work for you. Ask about a gift annuity that makes payments for one or two people or a gift annuity that offers a little higher rate if you wait a few years before receiving the first payment (see Make Good Things Better).

With all these options, a lifetime of benefits, and the knowledge you are doing something worthwhile for our nation's youth, the only worry you'll have is deciding what type of gift annuity works best for you.



WHAT'S INSIDE

- Life Without Worry
- Financial Education for Women
- Improving Your Investment Returns
- The Benefits of a Gift Annuity

SAVVY SENIOR MONEY MATTERS, FINANCIAL EDUCATION FOR WOMEN

Dear Savvy Senior

What financial education resources can you recommend to help an unsavvy woman prepare for retirement? I am divorced, living on a tight budget, approaching retirement age and need some help.

- Concerned Claire

Dear Claire,

It's an unfortunate reality that unmarried women – whether they're divorced, widowed or never married – face far greater financial challenges than men in retirement. Why? Because women tend to make less money (77 cents for every dollar a man makes) and have shorter working careers (due to raising children and/or caring for aging parents) than men. On top of that, women live an average of five years longer than men which requires their retirement income to stretch farther. Because of these issues and more, it's very important that you, and women like you, become educated about financial matters. Here are some resources and tools that offer financial education that will help you better manage your money now and prepare for retirement.

RESOURCES FOR WOMEN

A good place to start is with the Women's Institute for a Secure Retirement, a savvy resource that offers easy-to-understand information



on topics like money management, retirement planning, saving and investing, as well as Social Security, health care and more. You can find this information at www.wiserwomen.org or you can call 202-393-5452 and order their publications for a few dollars. Two other websites worth a look are www.ms.money.com and www.wife.org. For help with financial

matters in general go to MyMoney.gov, the U.S. government's website dedicated to financial education where you can get their free "My Money" tool kit that includes a variety of publications on saving, investing, protecting and getting the most for your money. You can order the kit online or call 888-696-6639. The Employee Benefits Security Administration, part of the U.S. Department of Labor, is another smart resource that offers a variety of free publications including the 62-page booklet "Taking the Mystery Out of Retirement Planning," and "Women and Retirement Savings" brochure. You can see them online at www.dol.gov/ebsa/publications, or call 866-444-3272 and have them mailed to you.

Savvy Senior is written by Jim Miller, a regular contributor to the NBC Today Show and author of "The Savvy Senior" book. The articles are offered as a helpful and informative service to our friends and may not always reflect this organization's official position on some topics. Jim invites you to send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070.

Legacy

TAX-WISE GIVING

IMPROVING YOUR INVESTMENT RETURNS

Converting a CD or Stock to a Gift Annuity Can Prove Beneficial

If you are like most people, you have a CD you keep rolling over. With current CD rates disappointingly low, you may want to consider a more worthy alternative with lasting value. One of the best things you can do with that old CD is to turn it into a new gift annuity. You'll probably have higher payment rates and find benefits that no amount of rolling over can match. A gift annuity is a lifetime contract with fixed payments. Unlike a CD, when you fund a gift annuity you know what your payment rate is this year, next year and for as long as you live. And unlike CDs, gift annuities offer you other benefits. When you fund a gift annuity you'll receive an income tax deduction in that year for the charitable part of the funding amount.

If you are tired of watching the market's ups and downs or have a stock that needs to find a higher calling, then your stock can be used to fund a gift annuity, too. It is important that you transfer the stock to us; never sell it. When you do, you will find that some of your capital gains are eliminated on your gift and the remaining gain is spread over your lifetime. Just as the

decision to fund a gift annuity brings a lifetime of benefits, it is a permanent solution, so please call us and your advisor to see if a gift annuity is right for you. You can take comfort, too, that the CD or stock that you use to fund a gift annuity will have lasting benefits. Any funds left in the gift annuity after a lifetime of payments to you will be used to further the mission of your Boys & Girls Club.

VISIT OUR WEB SITE!

Our Web site provides helpful estate planning information to assist you in creating the plan that is right for you.

www.clubgift.org

Sign up for our eNewsletter!

MAKE GOOD THINGS BETTER GOOD THINGS COME TO THOSE WHO WAIT: THE BENEFITS OF A DEFERRED GIFT ANNUITY

Charitable gift annuities offer many benefits. Perhaps one of the greatest is personal control. In addition to all the standard benefits (tax savings, payments for one or two lives, and mission support) there is one more: timing. Gift annuities have even more advantages for you when you choose to wait for the first payment.

HOW A GIFT ANNUITY WORKS

1. You give us your property and we promise to pay you fixed income for life.
2. The fixed income can be quite high depending on your age.
3. A portion of your income stream may even be tax-free.
4. You will receive a charitable deduction for your gift and the satisfaction of furthering our mission.

When you choose a deferred gift annuity you tell us you want to wait a certain number of years to receive the first payment. When payments do begin they will be at a higher payment rate. Why? Since your first payment is deferred the funding amount has an opportunity to grow resulting in a higher realized rate of return. As with current gift annuities, deferred ones also offer fixed lifetime payments.

Whether you choose a current or deferred annuity, you can look forward to a lifetime of dependable, fixed payments. One thing to remember is that a gift annuity is irrevocable. After all, it is not only an annuity but also a gift!

FREE INFORMATION ON CHARITABLE ANNUITIES

Please send me your free information on the following topic(s):

- Charitable Gift Annuity The Heritage Club
- I am pleased to say that I have already included my local Boys & Girls Club in my estate plans in the following manner: _____
- Please have a Boys & Girls Clubs of America representative contact me.

Name _____

Address _____

City _____ State _____ Zip _____

Daytime Phone _____ Birth Date _____

E-mail _____

JOIN THE HERITAGE CLUB!

Supporters who designate any of the gifts described in this newsletter can become members of The Heritage Club simply by contacting our office. What is The Heritage Club? It is an association of friends from all across the country who have made the ultimate gift of including Boys & Girls Clubs in their wills or estate plans. Heritage Club members are committed to ensuring that the future needs of our nation's youth are met. This planning might include a will, a charitable gift annuity, a trust arrangement, a real estate gift or a life insurance policy.

When you join The Heritage Club, your Boys & Girls Club will thank you by providing you with a lapel pin that indicates your leadership in the mission to guarantee a strong and stable future for our nation's youth.