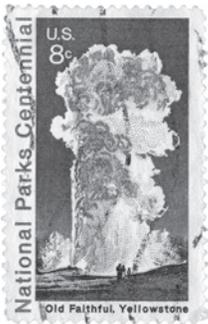


A NEW OLD FAITHFUL?



Even the legendary and magnificent Old Faithful Geyser in Yellowstone National Park is not what it used to be – or what it ever was. Because of frequent changes in volcanic and seismic activity, both the duration of eruptions and the intervals between them is changing. While Old Faithful is fairly predictable, it has never erupted like clockwork. A gift annuity, on the other hand is totally reliable. When you fund one you know you can always count on receiving your payment exactly as it should be when it should be made. Maybe we need to think of Old Faithful in new ways.

CHARITABLE GIFT ANNUITY BENEFITS

- Fixed Payments for Life
- Income Tax Deduction
- Capital Gains Advantages
- Legacy of Philanthropy
- Peace of Mind

ONE THING YOU CAN ALWAYS COUNT ON

While stocks may be down and unemployment up, there is one thing that has not changed. It's something that can give you certainty, predictability and security in a topsy-turvy world. Often, the things in life you can count on are not exciting or colorful. That's the nature of dependability. It's just always there for you. Such is the case with the reliable and steady charitable gift annuity.

The beauty of a charitable gift annuity is that it never changes. No matter the state of the economy, a gift annuity remains the same. We could all use a little more of that right now, couldn't we? Just as a gift annuity is incredibly reliable, it is undeniably simple to understand. The rate is based on your age or the beneficiary's age when it is funded.

A gift annuity is a contract between you and Boys & Girls Clubs of America (BGCA). When you fund a gift annuity BGCA agrees

to pay you at a fixed rate for life (Please see sample rates inside.) No matter how long you live, or how the economy sways and swoons, your payments are secure and safe. The payment rates are backed by the full faith and assets of Boys & Girls Clubs of America. Just as we have always been there for young people, we will be here for you.

Please call, email, or visit our Web site for more information. If something that is dependable, reliable and totally predictable has merit for you right now, then you will definitely want to learn more about gift annuities. When you do, you'll also discover gift annuities have a second advantage. After a lifetime of payments to you, any funds remaining in the gift annuity go directly to the Boys & Girls Club of your choice thereby by creating a legacy. That's something you can count on, now and for your lifetime.

SAMPLE GIFT ANNUITY RATES

Age	Rate
60	5.0%
65	5.3%
70	5.7%
75	6.3%
80	7.1%
85	8.1%
90	9.5%

SAVVY LIVING BY JIM MILLER

Dear Savvy Senior

It seems like senior discounts have been dwindling over the past few years. What's the best way to find them? – Penny Pincher

Dear Penny,

One of the perks of growing older in the U.S. is the many discounts that are still available to seniors. While the recession has caused many companies to cut back or eliminate their senior discount programs, there are still plenty of good deals out there. Here are some tips and tools to help you find them.

JUST ASK

The first thing to know is that not all businesses advertise it, but many give senior discounts just for the asking – so don't ever be shy or embarrassed to ask. You also need to know that some discounts are available as soon as you turn 50, while others may not kick in until you turn 55, 60, 62 or 65. Here are some other tips that can help you find the best deals and discounts.

WEB SEARCH

The single best resource for finding senior discounts is SeniorDiscounts.com – A savvy resource that lists more than 150,000 businesses offering senior breaks on a wide variety of products and services like

airlines, car rentals, travel, recreation, local transportation, shopping, restaurants, hotels, state and national parks, medical services, pharmacies and museums. For an annual fee of \$8 you can find discounts by the city, state, or zip code, or by the category you're interested in. Or for \$13 you can find and get discounts through their members-only club, and receive a printed copy of their SeniorDiscounts Guide to boot. Also check out SeasonedSpender.com and Bargains4seniors.com, two less established sites that let you search for discounts and deals for free.

JOIN A CLUB

Another avenue to senior discounts is through clubs and organizations. AARP (www.aarp.org, 888-687-2277), offers its members (age 50 and older) a wide variety of discounts through affiliate businesses. Annual AARP membership is \$16. There are other groups you may not think about or be familiar with such as The Seniors Coalition, www.senior.org – an education and advocacy organization that

provides discounts to its more than 4 million members. You can join at any age for \$13.50. If you're a current, former or retired federal employee, you can get discounts by joining the National Association of Active and Retired Federal Employees [NARFE] (www.narfe.org, 800-627-3394). Also consider AAA (www.aaa.com). While you don't have to be a senior to join, AAA provides a variety of travel and shopping discounts to go along with their emergency roadside services.



Legacy

A LIFETIME OF GIVING – AND RECEIVING

Early in their marriage, Al and Marion Savage made it their personal mission to support children who need help. When a Boys & Girls Club opened in Nashua in 1971, Al and Marion were there ready to help in any way they could. They provided pool tables and other equipment, cooked dinners, and did whatever else needed to be done.

What touched them most was how the Club helped young people who were new to the community “find their way.” They were also impressed by the Club’s focus on youth from disadvantaged circumstances. “The Boys & Girls Club wasn’t a second home for these kids, it was a first home,” says Al. “It was where they could go to be safe and to learn.”

Al and Marion remain committed to ensuring that the Boys & Girls Club of Greater Nashua will be there to serve kids for generations to come. Recently, they were looking for a way to further their support, while also considering their retirement needs. After attending a presentation on charitable gift annuities, they decided to fund one. “We were excited to learn that there was a way for us to provide for the future of the Club that we helped start and also receive income we need for our remaining retirement years,” says Al.



Al and Marion say they have received great rewards in return for what they have given to Club members. Now they will receive lifetime incomes as well.

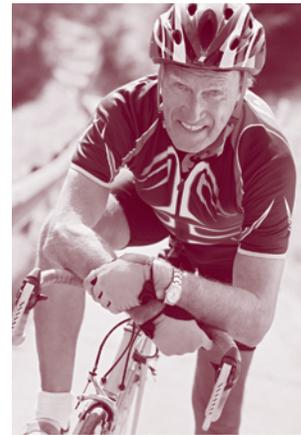
And what are Al and Marion’s dreams for the future? Peace and prosperity for all youth – regardless of background – and the hope that Club members in their community will enjoy healthy, happy lives even after they leave the Boys & Girls Club. “I enjoy kids,” says Marion. “They have great spirit and are fun to be with.”

Al and Marion’s longtime support of youth and their Boys & Girls Club is both inspiring and a great example for others.

“Al and Marion Savage have been making a difference in our Greater Nashua community for several decades, and their commitment to youth and volunteerism is a legacy in and of itself,” says Norm Bouthillette, chief executive officer of the Nashua Club. “They are true champions of our volunteer community and we are most fortunate to count them as our friends.”

THE INSPIRED DESIRE TO RETIRE HIGHER

Retirement is not what it used to be. Gone are the days of gold watches when retirement meant endless days of shuffleboard and green benches in the park. Now retirement means tennis lessons, European travel and adventure cruises. You can plan today to make all this possible tomorrow.



Perhaps the best way to plan for retirement is not to consider it a far off event, but rather what can we do now to make our lives better in the future. Retirement is

more a continuation of what we are already doing.

Fund a deferred gift annuity. Like an “immediate” gift annuity, a deferred gift annuity will give you an income tax deduction, capital gains benefits, and dependable, fixed payments for life. However, with a deferred gift annuity, you choose the start date. It could be one year from now, or five or ten. The longer the delay (or deferral period), the higher your payment rate will be and the higher your income tax deduction will be, too.

FREE INFORMATION

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

- Guide to Wills and Trusts
- Charitable Gift Annuity
- I am pleased to say that I have already included my Boys & Girls Club in my estate plans in the following manner: _____
- Please have a Boys & Girls Club representative contact me.

Name _____

Address _____

City _____ State _____ Zip _____

Daytime Phone _____ Birth Date _____

E-mail _____

WANT TO TEST A DEFERRED GIFT ANNUITY?

Try a \$10,000 gift annuity this year and defer it to age 60 or 65.

If you like it, fund another one next year for \$10,000 and defer it to age 60 or 65.

That way not only can you test the water a little at a time, but you can also look forward to a stream of payments that will increase the next year.

ONLINE READING

To learn more about ways you can leave a gift of love:

Visit: www.Clubgift.org Email: Heritage@bgca.org

Savvy Senior is written by Jim Miller, a regular contributor to the NBC Today Show and author of "The Savvy Senior" book. Any links in this article are offered as a service and there is no endorsement of any product. These 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.