

We can provide you with specific information about your situation! If you think a North Dakota Knights of Columbus Foundation Charitable Gift Annuity might appeal to you, let us discuss it with you. There is no obligation, of course. Simply fill out and detach this card, and return it to the address on the back panel.

Name _____

Address _____

City _____

State _____ Zip _____

Phone _____

Your Birth Date _____

Spouse's Birth Date _____

Amount of assets you might consider for a NDKCF Annuity \$ _____
((\$5,000) is the minimum annuity amount offered)

Would you prefer payments to be made:
Annually Semi-annually Quarterly Monthly
(Circle one)

Note: All information on this card is held in complete confidence.

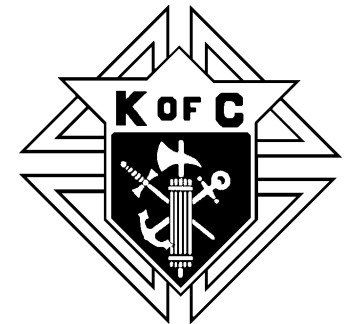
What is the Catholic Development Foundation?

- ✧ A vehicle through which individuals can make gifts to the North Dakota Knights of Columbus Foundation, in various forms, allowing for maximum tax benefits.
- ✧ The Catholic Development Foundation (CDF) has been in existence since 1989. It was established as a legal entity separate from the Diocese of Fargo. Therefore, it is not part of Diocesan assets. Liability is limited to the assets of the Foundation only.
- ✧ The CDF accepts and manages all types of assets (cash, securities, personal property, real estate, etc.)
- ✧ Proper procedures and guidelines for acceptance, allocation, and accountability are followed. The CDF Board is comprised of lay persons and priests of the Fargo Diocese who have an expertise in the area of asset management.
- ✧ Assets are invested in a combination of fixed income securities and equities which are professionally managed.

Catholic Development Foundation

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North Dakota Knights of Columbus Foundation



Charitable Gift Annuity Program

The North Dakota Knights of Columbus Foundation's Charitable Gift Annuity Program provides an excellent opportunity to support the religious, educational and charitable programs of the Catholic Church and the Knights of Columbus in North Dakota, while enjoying a fixed income for life.

Here are a few of the most frequently asked questions about our program:

What is a North Dakota Knights of Columbus Foundation Charitable Gift Annuity?

A North Dakota Knights of Columbus Foundation Charitable Gift Annuity, managed by the Catholic Development Foundation, allows you to transfer assets (cash, securities, etc.) to the Development Foundation. In turn, the Foundation will provide you with a guaranteed income for life. The payment amount is determined by the age of the annuitant when the annuity is initially funded. Once determined, the payment amount remains fixed for the annuitant's lifetime.

Can a Charitable Annuity have more than one annuitant?

Yes, it is possible to have up to two annuitants. In fact, joint annuities are quite common for people who want to insure that one another will enjoy payments for life.

Why a North Dakota Knights of Columbus Foundation Charitable Gift Annuity?

Suppose Grace, a 75 year old widow, plans to bequest \$10,000 to the North Dakota Knights of Columbus Foundation in her will. In the interim, she can receive **guaranteed annual payments of 7.1 % for as long as she lives by purchasing a Charitable Gift Annuity.** (Note: Payment rates are determined by the age of the annuitant.)

Federal tax laws would allow Grace to deduct part of her annuity as a charitable gift in the year the gift is made.

Based on her payment schedule, Grace **would receive \$710 each year** for as long as she lives. When filing her income tax annually, she need only report part of her payments; the remaining part may not have to be reported as income. (Note: The length of time that payments are partially tax-free varies depending on your age when the charitable gift annuity is created.)

Upon Grace's death, the Foundation's obligation to make payment ends and the remainder of the original gift goes to the North Dakota Knights of Columbus Foundation, to support its programs, as Grace had intended.

How can you make a Charitable Gift Annuity?

We would like the opportunity to send you a Charitable Gift Annuity proposal which would outline how you can support the North Dakota Knights of Columbus Foundation, while providing income for yourself.

To receive your personalized proposal, complete the attached form. We will send you information about your payments and tax-deductible amount. There is no obligation on your part.

Uniform Gift Annuity Rate Table

Age	Rate	Age	Rate
50	5.3%	70	6.5%
51	5.4%	71	6.6%
52	5.4%	72	6.7%
53	5.5%	73	6.8%
54	5.5%	74	6.9%
55	5.5%	75	7.1%
56	5.6%	76	7.2%
57	5.6%	77	7.4%
58	5.7%	78	7.6%
59	5.7%	79	7.8%
60	5.7%	80	8.0%
61	5.8%	81	8.3%
62	5.9%	82	8.5%
63	5.9%	83	8.8%
64	6.0%	84	9.2%
65	6.0%	85	9.5%
66	6.1%	86	9.9%
67	6.2%	87	10.2%
68	6.3%	88	10.6%
69	6.4%	89	11.0%
		90 & over	11.3%

Adopted by the American Council on Gift Annuities. Effective July 1, 2003.

Note: Neither the author nor the Catholic Development Foundation is engaged in rendering legal advice. Please consult your attorney when considering any legal matter.

What does a Charitable Gift Annuity offer?

Increased Income

By using funds that were in low-income producing investments, people often receive a higher rate of return through a Charitable Gift Annuity.

Tax Benefit

The annuitant receives an immediate income tax deduction for the gift portion of the assets transferred.

Another Tax Benefit

A portion of each payment is tax-free.

Money Management

A Charitable Gift Annuity affords you income without managing investments.

Age Has Its Privileges

Payment rates are based on age. The older you are, the higher your payments.

Convenience

Establishing a Charitable Gift Annuity is easy. In fact, the whole process can be done through the mail.

Security

Your payments are guaranteed by the assets of the Catholic Development Foundation. The law requires payments to continue throughout your lifetime.

Memorial Giving

When you transfer your assets to the Catholic Development Foundation, you receive fixed payments for life. You may also designate your payments in memory of a loved one, or for a specific cause recognized by the Catholic Church.