



When you support Lambda Legal with a planned gift or charitable gift annuity (CGA), you become a member of the Guardian Society, a growing group of over 1,000 individuals who are leaving a gift for equality through their estate plan. You can make Lambda Legal a beneficiary in your will, retirement plan, life insurance, trusts of other estate planning vehicles.

As a member of the Guardian Society, you will be recognized each year with a listing in the Annual Report.

For free and confidential information about CGA's or other planned giving opportunities, or to let us know you have included Lambda Legal in your estate plan, please contact **Cynde Horne**, Director of Life Planning, at chorne@lambdalegal.org; call Cynde at **212-809-8585**; or complete the enclosed form and return it to us.

It is important that you consult with your attorney, accountant, and/or financial advisor to determine the life planning options that are best for you. Lambda Legal is a 501(c)(3) and gifts to us are tax deductible to the fullest extent allowed by law. Our legal name is Lambda Legal Defense and Education Fund. Our taxpayer ID is 23-7395681.

CHARITABLE GIFT ANNUITIES (CGA'S)

MAKE THE MOST OF YOUR RETIREMENT FUNDS WHILE LEAVING A **GIFT TO EQUALITY**

A Charitable Gift Annuity is a great planned giving vehicle. A CGA is a contract under which Lambda Legal agrees to make fixed payments for life to you or your designated beneficiary in exchange for an irrevocable gift of \$10,000 or more. If you are 55 or older, consider entering into a CGA agreement that will benefit Lambda Legal while providing retirement income to you or a loved one. CGA payments can begin with the beneficiary reaches the age of 60.

CGA's often provide returns greater than those of money market accounts, CD's, commercial annuities or stock dividends.

SOME ADVANTAGES OF CGA'S

- A reliable, partially tax-free stream of income beginning as early as age 60 to supplement retirement.
- An immediate charitable income tax deduction based on Lambda Legal's remainder interest in the annuity (calculated based on the age of the beneficiary[ies]).
- Deferment of capital gains taxes when the CGA is funded with appreciated securities.

LAMBDA LEGAL OFFERS THE FOLLOWING TYPES OF CGA'S:

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TYPES

1 ONE-LIFE CGA: Only you or your designated beneficiary (minimum age of 60) will receive income from your contributions. The rate of return is greater than if two people are designated to receive income.

2 TWO-LIFE CGA: You can provide income for you and a designated second, successive beneficiary. The age of both will be used to calculate your rate of return and the tax deductible portion.

3 DEFERRED CGA: Ideal for younger donors or those who have not yet retired. It can be purchased at age 55 or older. You can defer receipt of payments on your one-life or two-life CGA until after you (and/or your designated beneficiary) reach age 60.

HOW A CGA CAN WORK FOR YOU — AND FOR EQUALITY

A CGA with Lambda Legal is a great way to avoid paying a large part of your assets in estate taxes when you die. A CGA guarantees a reliable stream of income beginning at age 60 (or older) and assures that 100% of the assets in the CGA's will go toward the fight for equality upon your death. Jump start your retirement planning by purchasing a deferred CGA when you reach 55.

EXAMPLES OF HOW A CGA CAN WORK FOR YOU*



George is 77 and retired. He has income from a pension and Social Security as well as some interest income from a savings account. George wants to increase the income from his money market but is fearful of a high risk investment. He purchases a \$10,000 CGA from Lambda Legal. Under the current rate of 5.1%, George is guaranteed annual income of \$510, paid in quarterly installments of \$127.50. George receives an immediate tax deduction of \$3,469.30 and \$410.55 of his annual income is tax-free for 15.9 years. In addition to the income and tax benefits, George enjoys the satisfaction of make a major contribution to Lambda Legal's work.



Pat, age 62, and Chris, age 65, raised a family together with Pat as the stay-at-home parent. Chris is planning for their retirement income. Since their Iowa marriage is not currently federally recognized, they cannot pass their assets to each other without potential penalties. Chris establishes a two life CGA with Lambda Legal with \$151,870 in appreciated stock, which she originally purchased for \$50,000. Chris receives an immediate tax deduction of \$21,972.55. Instead of paying all the capital gains tax in the year she creates the annuity, the capital gains tax obligation is spread out over her and Pat's life expectancy. Pat and Chris now receive an annual payment of \$6,378.56. For 19.9 years, \$636.65 of that income is tax free; \$4,376.90 is capital gains income; and \$1,365.01 is ordinary income. Because of the CGA, their capital gains tax is spread over 19.9 years. If either passes away, the other will continue to receive the income for life. They both enjoy the security of the guaranteed income and the fact that they are providing for equality.

“Although threats to social justice take different shapes over time, the ongoing role of a strong watchdog and advocate like Lambda Legal that can address injustice in whatever form it occurs is essential. A CGA offered me a wonderful opportunity to help ensure Lambda Legal’s long-term strength while taking care of my own financial needs in the short run.”

—PRUDENCE BROWN, LAMBDA LEGAL DONOR



Carmen is 55 years old and beginning to think about her retirement at age 60. Carmen establishes a deferred CGA with a contribution of \$20,000 and receives an immediate tax deduction of \$2,911.60 for her gift. In five years, Carmen will collect guaranteed annual income of \$1020.00, \$708.90 of which is tax-free and \$311.10 of which is ordinary income. She has elected to receive quarterly payments of \$255.00. After 24.1 years from the date the first payment is made, the payments become ordinary income.

**Examples are for illustration only.*

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**PLEASE CONSIDER
 BECOMING A GUARDIAN
 SOCIETY MEMBER TODAY.
 YOU WILL BE CHOOSING
 TO MAKE THE CASE FOR
 EQUALITY FOR YEARS
 TO COME.**
 ★★★★★

CHARITABLE GIFT ANNUITY (CGA) RATES

CHARITABLE GIFT ANNUITY (CGA) RATES VARY DEPENDING ON THE AGE OF THE BENEFICIARY. THE OLDER THE BENEFICIARY, THE GREATER THE ANNUITY RATE. HERE IS A SAMPLING OF THE RETURN YOU MIGHT RECEIVE ON YOUR ONE-LIFE LAMBDA LEGAL CGA:

| AGE* | RATE |
|------|------|
| 60 | 4.4% |
| 65 | 4.7% |
| 70 | 5.1% |
| 75 | 5.8% |
| 80 | 6.8% |
| 85 | 7.8% |
| 90+ | 9.0% |

Rates as of 9/27/12
 *(at time CGA is established)

PROFILE

Stanley Stangren



Stanley Stangren has been a supporter of Lambda Legal since 1994 and a member of the Guardian Society since 2005. Eighty-four years old in June of 2012, Stanley first learned of Lambda Legal’s work more than 20 years ago, when he moved from New Jersey into New York City. “I heard that Lambda stands up for LGBT rights and I felt it was necessary to support that,” he says.

Stanley established two charitable gift annuities with Lambda Legal in 2008. He supports a number of organizations with CGAs in addition to Lambda Legal, including the American Civil Liberties Union, the Juilliard School, Southern Poverty Law Center, the Metropolitan Museum of Art and the Metropolitan Opera.

Stanley enjoys supporting non-profits with CGAs because he knows that it will benefit the organizations in the future, and also helps him in the here and now with income that is partially tax-free. He says, “I am proud to support Lambda Legal’s fight for the LGBT and HIV-affected community’s rights.” Lambda Legal is equally proud to count Stanley as a member of the Guardian Society.



THE GUARDIAN SOCIETY

Established in 2000, the Guardian Society is a growing group of individuals who have taken the extra initiative for equality by choosing to benefit Lambda Legal in their wills, retirement plans, life insurance, trusts or other estate planning vehicles. For more information, please contact Cynde Horne, Director of Life Planning, at 212-809-8585 or chorne@lambdalegal.org.



Please send me more information about Life Planning. To request a copy of Lambda Legal’s Life Planning toolkit or for more information about how you can use life planning vehicles to support the work of Lambda Legal, please return this form to our Planned Giving Office, call 212-809-8585 or email chorne@lambdalegal.org.

YOUR NAME _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

DAYTIME PHONE _____ EVENING PHONE _____

EMAIL ADDRESS _____

If you are considering a charitable gift annuity please fill in the information below:

I am considering a gift annuity in the amount of \$ _____ Cash Securities

BENEFICIARY 1 _____ DATE OF BIRTH _____

BENEFICIARY 2 _____ DATE OF BIRTH _____

All information and inquiries will be held in strict confidence.

I AM INTERESTED IN:

Lambda Legal’s Life Planning toolkit

Including Lambda Legal in my estate plans by:

Making a bequest to Lambda Legal

Making Lambda Legal the beneficiary of my retirement assets

Making a gift of life insurance

Making a gift of real estate

Establishing a Charitable trust

Establishing a Charitable Gift Annuity with Lambda Legal:

One-life CGA

Two-life CGA

Deferred CGA

I have already included Lambda Legal in my estate plans by _____

Please list me/us in the Guardian Society as: _____

PLEASE RETURN THIS FORM TO: LAMBDA LEGAL | 120 WALL STREET, 19TH FLOOR | NEW YORK, NY 10005-3919