



Charitable Gift Annuities

When you donate a capital sum to Link Charity, we will guarantee you a regular payment at a very attractive rate for the rest of your life. In essence a gift that pays you back a lifetime of excellent income. Link Charity, through wise and careful investing over the past 15 years has realized a 97% of principle payment to charities upon maturity of annuity. This is approximately 300% higher than the national average of reinsured annuity programs.

As a charitable organization, Link Charity, can streamline your annuity purchases. We do this by offering one annuity to you the donor and then dispersing your gifts to as many charities as you wish. This replaces smaller individual annuities to each individual charity, which saves administration costs, time and effort.

Benefits

- 1.** Guaranteed Income rates between 5.5% - 10% – Once the rate is set, it is set for life. The payments cannot be outlived. There is no risk or worry.
- 2.** You do not have to watch investments, interest rates, maturity dates, stock market, the economy, the Income Tax Act, etc. Your payments are sent to you automatically and regularly.
- 3.** All or a large part of your gift annuity is income tax except – The tax savings is very significant especially for middle and higher income people.
- 4.** There is an immediate one time charitable receipt available of at least 20% of the capital amount – When high rates are unnecessary, and you choose a lower rate, your receipt amount goes up sharply.
- 5.** At the end of your life, when you no longer require payments, the remainder of the gift annuity capital becomes an immediate direct gift for your favourite charities – this avoids probate fees, and other fees associated at estate time.

