



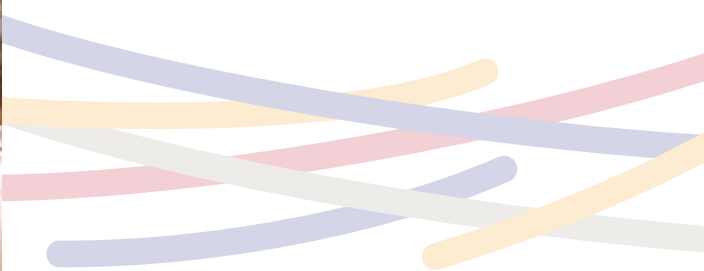
**Giving  
to  
Clark**

The Clark Foundation is the fundraising arm of Clark Retirement Community.

We rely on generous support from donors in order to fulfill our commitment to lifelong care and to enrich the Clark community. In addition to the charitable gift annuity explained in this brochure, Clark also offers many other ways to give, including:

- monthly giving
- annual giving
- gifts from retirement plans
- gifts through a living will or trust
- gifts of life insurance
- gifts of securities or stock

Our staff is available to answer questions or to help you evaluate your options. Thank you for considering the needs of your neighbors and friends at Clark Retirement Community through your gifts!



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(616) 452-1666 ext.121

[www.ClarkRetirement.org/Foundation](http://www.ClarkRetirement.org/Foundation)

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**What is a Charitable GIFT Annuity?**

A charitable gift annuity is a gift you give to Clark, which in turn earns interest that is paid back to you. You choose the age at which you begin to receive interest payments, and you choose the frequency at which you receive them.

Anyone can give a charitable gift annuity to Clark, including both residents and non-residents. The gift can be of any size, starting at \$10,000 or more. Your interest rate is determined by your age when you start taking the payments. (See chart for sample rates.)

**Local Bank CD Rates**  
**\*\$10,000 Minimum Opening Balance**  
*\*rates as of 3/28/12*

CD Term	APY
9-Month	0.20%
12-Month	0.20%
36-Month	0.45%
60-Month	0.90%
72-Month	1.00%

**Single Life Charitable Gift Annuity**  
*Rates as of 1/1/2012*

Age when interest payments begin	Interest Rates
70 years old	5.1%
72 years old	5.4%
74 years old	5.7%
76 years old	6.0%
78 years old	6.4%
80 years old	6.8%
85 years old	7.8%
90+ years old	9.0%

**What are the Benefits?**

A charitable gift annuity offers benefits that are not available with many other forms of giving:

- The interest rate is typically very high; it never changes; and it is guaranteed for life.
- You choose when you start receiving payments.
- You decide how often you want to receive payments (monthly, semi-annually, quarterly or annually).

- You can receive the interest payments via check or direct deposit.
- For a single life annuity (in your name only), you receive payments until you die.
- For a two life annuity (with a spouse or another loved one), payments are received until both annuitants are deceased.
- You receive a tax deduction for a portion of your gift, and part of your interest payments may be tax-free.\*

*\* Please consult with your tax attorney for specific tax implications of your gift.*

**Comparison of CD and Charitable GIFT Annuity Rates**

**Learn More**

The charts above illustrate the differences in rates between a traditional certificate of deposit (CD) and a single life charitable gift annuity.

*Please note that rates change regularly; these rates are for illustration only and will be confirmed at the time of your gift.*

If you would like to learn more about the charitable gift annuity or any other giving options, please visit the Foundation office or call (616) 452-1666 ext.121.