

Please Place  
Stamp Here

County College of Morris Foundation  
Henderson Hall  
214 Center Grove Road  
Randolph, NJ 07869-2086

COUNTY COLLEGE of MORRIS  
FOUNDATION  
Charitable Gift Annuity



Let Your Money  
Work for Others...

While It's  
Working for You



214 Center Grove Road  
Randolph, New Jersey 07869-2086

973-328-5060 [www.ccm.edu](http://www.ccm.edu)

COUNTY COLLEGE of MORRIS FOUNDATION  
Gift Annuity Program



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In this era of financial uncertainty, wouldn't it be satisfying to enjoy *guaranteed* fixed income for life and, at the same time, earmark a gift for charity?



**Unhappy with the low rates you are currently receiving on your investments?**

You can make a charitable gift to the County College of Morris Foundation and, at the same time, receive monthly payments that are higher than you may already be receiving.

**Wondering what to do with highly appreciated stock that is now a tax liability?**

You can gift that stock to the County College of Morris Foundation and turn it into a Gift Annuity that will provide you with an immediate tax deduction and guaranteed interest income for life.

The County College of Morris Foundation Charitable Gift Annuity Program allows you to do all of these things. It is a unique way to make a gift – one that can *increase* your steady supplemental income, *give* you a substantial tax deduction, and *lower* the taxes on the monthly or quarterly payments you receive.

And the best part? Your Gift Annuity will guarantee that the good work of the County College of Morris will continue well into the future.

A Charitable Gift Annuity is a contract between a donor and a charitable organization in which the donor makes a gift of cash or appreciated securities in exchange for a lifetime of fixed income.

Your Gift Annuity can be set up for one life or two. And, no matter how long you live or how the stock market performs in the years ahead, you'll receive the same regular payments *guaranteed for life*.

**\* Sample Gift Annuity Fixed Rates**



| Age | Rate |
|-----|------|
| 50  | 5.1% |
| 55  | 5.3% |
| 60  | 5.5% |
| 65  | 5.7% |
| 70  | 6.1% |
| 75  | 6.7% |
| 80  | 7.6% |
| 85  | 8.9% |

\* Sample rates at the time of publication. For current rates, please contact the CCM Foundation at (973) 328-5060.

**Here's an example of how the County College of Morris Foundation Gift Annuity works**

(assuming a gift of cash):

- Donor Age:** 65
- Gift:** \$10,000
- Guaranteed Rate of Return:** 5.7%\*
- Charitable Deduction:** \$3,110
- Annual Fixed Income:** \$570
- Equivalent Rate of Return:** 7.5%

To learn more about income, tax and charitable giving advantages of the County College of Morris Foundation Gift Annuity Program, please mail the attached form, call (973) 328-5060, or e-mail: [jvitale@ccm.edu](mailto:jvitale@ccm.edu). We would be happy to provide you with a *personalized* Gift Annuity illustration.



**YES!**

I would like to learn more about the COUNTY COLLEGE OF MORRIS FOUNDATION GIFT ANNUITY PROGRAM.

Please contact me.  Please send me an illustration

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City/State/ZIP \_\_\_\_\_  
 Phone ( \_\_\_\_\_ ) \_\_\_\_\_ E-mail \_\_\_\_\_

Birthdate #1 \_\_\_\_\_ month/day/year  
 Birthdate #2 \_\_\_\_\_ month/day/year

I have included CCM in my estate plan.  
 I am considering including CCM in my estate planning.

I am considering placing \$ \_\_\_\_\_ in a Charitable Gift Annuity.

Please provide me information based on  quarterly  semi-annual  annual payments.