

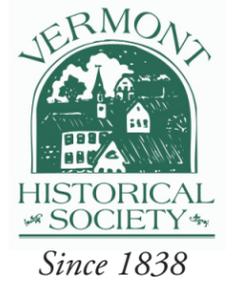
LOOK INSIDE FOR IDEAS FOR A STEADY, GUARANTEED INCOME

Vermont Historical Society  
60 Washington Street  
Barre, Vermont 05641-4209

Nonprofit Org.  
U.S. Postage  
**PAID**  
Barre, VT  
Permit #32

# plan

YOUR FUTURE OF VERMONT



## Charitable gift annuities: Are they right for you?

Did you know that you can turn your cash or appreciated securities into steady, guaranteed income? At the same time, you can receive a tax deduction and provide vital support to the Vermont Historical Society.

In a charitable gift annuity (CGA), you enter into a contract with a charity: in exchange for a charitable gift, you and/or the beneficiaries you choose receive a fixed sum each year for life. The assets you place in the annuity will not be subject to estate taxes.

### Size of payments

The amount of the annual income payments depends on your age or your beneficiary's age, as well as the size of the gift. The older the

beneficiary is at the time of the gift, the greater the annual income.

You can also defer your annuity payments until a future date, perhaps when you retire, and receive the income at a higher payout rate.

You can receive payments quarterly, semi-annually or annually. They are at a fixed rate, giving you a predictable income.

**Look inside for an example of how your assets can earn predictable income for you . . .**

*turn the page —*

## Tips about income from gift annuities

- Your interest rate is fixed, giving you predictable income
- You can receive payments immediately or defer payments to a later date
- The older you are, the higher your annual income
- You receive an income tax deduction

## Join the VHS Legacy Circle

The Vermont Historical Society is grateful to acknowledge these members of our Legacy Circle who have made estate gifts to ensure that future generations have access to Vermont's rich heritage. We hope you will consider joining this group of visionary supporters.

If you're interested in more information, we would love to hear from you. Please contact Jane Campbell, Director of Development at (802) 479-8516 or jane.campbell@state.vt.us. We will keep your inquiry confidential.

When you consider any planned gift, please consult your financial advisor to choose the best option for you.



Dawn K. Andrews  
 Anonymous  
 Barbara J. Beecher †  
 Lucien J. Bolduc Estate †  
 Loriman S. Brigham †  
 Jane Campbell  
 Deborah Pickman Clifford †  
 Bertha Collins †  
 Vera L. Corry †  
 Ila F. Cummings †  
 Michael & Laurie Curtis  
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 Tirzah J. Sweet Trust †  
 Lola Van Wagenen & George Burrill  
 Nancy A. Walker †  
 Mr. Alan H. Weiss  
 James B. Wilbur †  
 Ronald J. York †

† deceased

## Give the gift of history to future generations—

Your planned gift to the Vermont Historical Society can ensure that the artifacts in our care—and the lessons they teach—will be accessible for generations to come.

You can leave a lasting legacy by simply naming Vermont Historical Society in your will, using wording such as “I give, devise, and bequeath to Vermont Historical Society, Inc. a nonprofit organization in Barre, Vermont, the sum of \$\_\_\_\_\_ (or describe any real or personal property) to be used for general purposes.”

Legacy gifts also include charitable gift annuities, charitable remainder trusts, and retirement plans or life insurance policies that name the Vermont Historical Society as a beneficiary.

*continued from front —*

- Mrs. Generous, aged 78, transfers \$15,000 of assets into a charitable gift annuity.\*
- In return, Mrs. Generous will receive payments for life.
- The payments to Mrs. Generous will be 6.4 % of the gift amount annually, equal to \$960 per year. Mrs. Generous would receive \$779 of that annual income tax-free for the first 10½ years.
- Also, the year she makes the gift, Mrs. Generous can take a charitable income tax deduction of \$6,828.
- At the end of the annuity period, the remaining assets will support the work of the Vermont Historical Society.

### Considering starting an annuity?

Is a charitable gift annuity an option for you? Ask your financial advisor.

A charitable gift annuity can help you: increase your income, reduce your estate taxes, and make a larger gift than you thought possible.

\* This example is provided for educational purposes only. The assumed date of transfer for this example is May 11, 2012. The type of assets transferred, the actual date of the gift, and other factors may affect the amount or use of the deduction.

### Be Smart:

- Did you know that 58% of adult Americans do not have a will or estate plan? Start your plan today, to make sure your estate reflects your wishes.
- Periodically review your life insurance, IRAs or other retirement plan to see if you want to change any of your beneficiary designations.



## You can have an impact for future generations

“ I believe most of us leave our legacy through strengthening institutions that project our values, what we hold important, and secure them for future generations. For that reason, Carol and I have named the Vermont Historical Society as a beneficiary of a Charitable Remainder Unitrust. We want to assist those who follow us to understand their heritage as part of valuing and understanding themselves, and in Vermont, the Society does that best.”

— H. Nicholas Muller

## Give the gift of life insurance

Do you have a life insurance policy you no longer need? Or would you consider naming a charity as a full or partial beneficiary of your life insurance policy? It's easy to make these changes—simply contact your insurance plan administrator for the appropriate form.

You may have started a life insurance policy when your family was young and dependent on you. Now that the children have grown up and are on their own, some or all of your policy can be a tool for charitable giving.

- You can add a charity as one of the beneficiaries.
- Or, if you name a charity as the policy owner and sole beneficiary, you can claim tax deductions for the cash value or replacement cost and premiums you pay after transferring ownership.\*

By donating life insurance, you can possibly make a larger gift than possible during your lifetime.

\*Most term insurance type of policies do not have any cash value, so donors receive no deduction for making a gift of a term life insurance policy.



## Each of us leaves a legacy

... through a lifetime of words, deeds, and accomplishments. Your own legacy will live well beyond your lifetime, providing for your needs and future generations.



Since 1838

Please return this form to:  
Jane Campbell,  
Director of  
Development

**Vermont  
Historical Society**  
60 Washington Street  
Barre, VT  
05641

- Please provide me with more information on planning for the future of Vermont and my family.
- I have a question, please call me. Best time to call: \_\_\_\_\_am or \_\_\_\_\_pm
- I have already included the Vermont Historical Society in my will or estate plan.

Name(s) \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Daytime phone \_\_\_\_\_

We respect your privacy! *Information collected here will be kept strictly confidential. It will not be sold, reused, rented, loaned, or otherwise disclosed, or used in other ways without your consent.*