

# Susan Smith - Age 51

\$50,000  
Cash

Transfer to  
\$50,000 Deferred  
Charitable Gift Annuity  
(payments begin at age 62)

Charitable Deduction  
\$5,058

Remaining Principal  
to Charity  
at the Death of the Donor

- \$3,050 Guaranteed  
Annuity payment for Life
- Payments are fixed for life
  - Annuity rate may be substantially higher due to the period of deferral
  - Portion of payment is tax-free