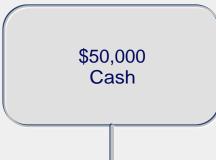
Susan Smith - Age 51



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

Annuity payment for Life

- Payments are fixed for life
- Annuity rate may be substantially higher due to the period of deferral

\$3,050 Guaranteed

Portion of payment is tax-free