

CHARITABLE GIFT ANNUITY

You may be tired of living at the mercy of the fluctuating stock and real estate markets. A charitable gift annuity is a gift made to Rutland Regional Medical Center that can provide you with a secure source of fixed payments for life.

- **Benefits of a Charitable Gift Annuity**
 - Receive fixed payments to you or another annuitant you designate for life.
 - Receive a charitable income tax deduction for the charitable gift portion of the annuity.
 - Benefit from payments that may be partially tax-free.

- **How a charitable gift annuity works**
 1. You transfer cash or property to Rutland Regional Medical Center.
 2. In exchange, Rutland Regional Medical Center promises to pay fixed payments to you for life. The payment will depend on your age and a portion of each payment may even be tax-free.
 3. You will receive a charitable income tax deduction for the gift portion of the annuity.

If you decide to fund your gift annuity with cash, a significant portion of the annuity payment will be tax-free. You may also make a gift of appreciated securities to fund a gift annuity and avoid a portion of the capital gains tax. Please contact us to inquire about other assets that you might be able to use to fund a charitable gift annuity.

Please note: The Rutland Regional Medical Center is a non-profit hospital recognized as tax exempt under Section 501(c)(3) of the Internal Revenue Code and does not provide tax, legal, or financial advice. Any document or information shared by our staff is intended to be educational. We strongly encourage donors to seek counsel from their own legal and financial advisors. Please be aware that any information or documents shared by our staff cannot be used to avoid tax-related penalties.