

I have reviewed your brochure on Gift Annuities and:

- I would like to speak with someone who can provide additional information.
- I would like to receive information on other charitable tax planning options.

Name: _____

Address: _____

City: _____

State/Zip: _____

Home Phone: _____

Work Phone: _____

e-mail: _____

(Please complete and return to the PO Box address listed below. All inquiries are treated with complete confidentiality).

Joy Junction, Inc.

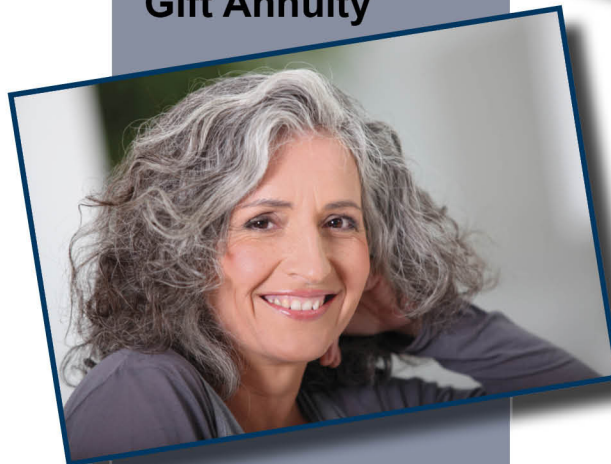
**PO Box 20550
Albuquerque, NM 87154
Phone: (505) 217-9586
www.joyjunction.org**

**Homeless Shelter:
4500 2nd St. SW
Albuquerque, NM 87105**

Visit Us Online
www.joyjunction.org
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Joy Junction
Homeless Shelter

An example of a Gift Annuity



Marla, a retired medical assistant, has set up a gift annuity with her favorite charity, Joy Junction. She is happy to help us, and she also receives a check from us in the mail each month. She will receive a check for the rest of her life, with the remainder going to Joy Junction at her passing.

"I love my gift annuity for two reasons," Marla says. "It helps me out each month to receive regular fixed payments, and it helps Joy Junction to further their good work!"

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Planned Giving Series

Giving Through A Gift Annuity



*Discover how a gift annuity works
and how it can benefit you
and the organizations most important to you.*

Is a Gift Annuity Right for You?

What is a Charitable Gift Annuity?

A CGA is an agreement between you and Joy Junction. In a CGA, when you transfer your cash or appreciated property to us, we agree to make payments to you for the rest of your life. Your payments will be fixed, which means that they will never change. Your rate is based on your age at the time you make the agreement with us.

What are the Benefits?

There are many benefits to establishing a CGA. In addition to fixed payments for life, you will receive a charitable income tax deduction to reduce your taxes in the year you make your gift. If you make a gift of appreciated property, such as stock or real estate, you may also avoid paying some of the capital gain tax on the sale of your property.

How is My Gift Annuity Taxed?

A CGA produces ordinary income that will be taxed at your normal income tax rate. However, if your gift is appreciated property, a portion of your payments will be taxed at the lower capital gains tax rate. A portion of your payments could even be tax free if you make a gift of cash or appreciated property.

How a Gift Annuity Works



Three Easy Steps

1. In a written agreement, you give your asset to Joy Junction.
2. Payments are made to you in regular installments for the rest of your life. You also receive a tax deduction.
3. The remaining value of your gift goes to Joy Junction at your passing.

Joy Junction provides a hand up to homeless and hungry women, children, and families. With food, shelter, clothing, recovery programs, and life skills training, we empower individuals to re-enter the workforce and break the cycle of homelessness, one life at a time.