

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.**

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**Homeless Shelter:**

4500 2nd St. SW, Albuquerque, NM 87105

**Corporate Office:**

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**Visit Us Online**

[www.joyjunction.org](http://www.joyjunction.org)

[twitter.com/joyjunction](https://twitter.com/joyjunction)

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**Joy Junction**  
New Mexico's Largest Homeless Shelter

## Marla's 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.



**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.**