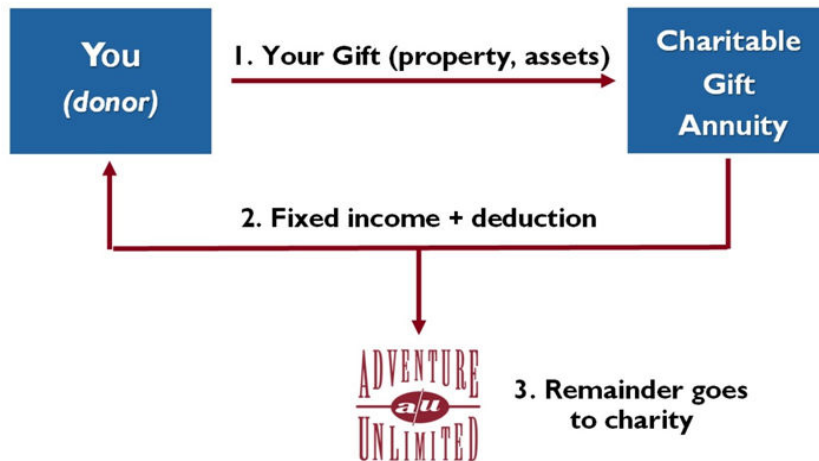


Charitable Gift Annuities

(minimum of \$20,000)



HOW IT WORKS

A charitable gift annuity is a simple way to boost your retirement income and make a gift to Adventure Unlimited.

- You contribute cash or marketable securities to Adventure Unlimited. In exchange, you will receive annuity payments for life. You can also name an additional person to receive annuity payments after your lifetime.
- Annuity rates are based on your age at the time of your gift.
- A portion of your annuity payments may even be tax-free.
- You will receive a partial income tax charitable deduction for your gift to Adventure Unlimited, as well as the satisfaction of furthering our mission.

- Adventure Unlimited follows annuity rates recommended by the American Council on Gift Annuities based on the beneficiary age(s) at the time of your gift.

TYPES OF ASSETS YOU MAY GIVE

If you decide to fund your gift annuity with cash, a significant portion of the annuity income will be tax-free. You may also contribute appreciated securities to fund a gift annuity and avoid tax on the transfer of the securities.

START RECEIVING PAYMENTS NOW WITH A CURRENT GIFT ANNUITY

If you desire current income, you may transfer cash or marketable securities in exchange for a fixed annuity, with payments beginning immediately. You'll receive a current income tax charitable deduction for a portion of your gift to Adventure Unlimited.

Example: In exchange for a gift of \$25,000 for an Adventure Unlimited gift annuity, a 75-year-old donor would receive payments of \$1,450 annually (5.8%) and a charitable deduction of approximately \$11,170.

DEFERRED GIFT ANNUITY FOR INCOME AT A FUTURE DATE

Perhaps you are not ready to begin receiving income until a future date, such as when you retire. You can establish a deferred gift annuity, receive a current charitable income tax deduction and receive payments at a designated future time. Best of all, because you deferred your payments, your annual payment will be higher than with a current annuity. Contact us about flexible date options for your future income.

We encourage you to speak about this gift opportunity with your attorney or tax professional. We would also be happy to connect you with a member of our gift planning team to help you determine if a gift annuity is right for you and can help you leverage a gift to Adventure Unlimited.

Adventure Unlimited's tax identification number is 43-0798771.

Contact: Joshua Sprague, jsprague@adventureunlimited.org or 888.416.7348 x110