

**FIGHTING
BLINDNESS
CANADA**

**VAINCRE
LA CÉCITÉ
CANADA**

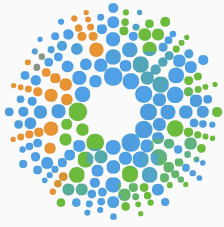
Gift Annuity

Annuities are high quality, guaranteed investments that provide regular payments to you and/or your spouse. A **Gift Annuity** allows you to make a gift to support **Fighting Blindness Canada** while at the same time receiving a guaranteed, predetermined income for life that may be tax-free. It is an ideal choice for those who may be concerned about the amount of tax that they are now paying or depleting the capital that generates their income.

Working out the terms of a **Charitable Gift Annuity** calls for financial planning advice. The size of the annuity capital, your required income flow and your age are used to calculate the size of your annuity payments.

Gift-Plus Annuity – The Benefits to You

- **Convenient** – You choose the payment structure that suits you – monthly, quarterly, or annually, and your payment can be deposited directly into your bank account.
- **Immediate Gift** – Enables you to give a lump sum to **Fighting Blindness Canada** for immediate use.
- **Tax-free Income** – Each annuity payment is a blend of capital and interest – the capital portion of your payment is non-taxable. The blend is structured so you pay very little or no tax.
- **High Return** – A **Gift-Plus Annuity** can provide you with a higher return than those available on similar investments such as guaranteed investment certificates or Canada Savings Bonds.
- **Insured** – Annuity payments are insured by the Canadian Life and Health Compensation Corporation, which guarantees your payments up to \$2,000/month in the event of an insurance company failure.
- **Worry Free** – You are free from investment management concerns.



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- **Flexible** – You can purchase an annuity now and defer the payments to a later date.
- **Tailored** – **Fighting Blindness Canada** can help identify financial advisors to ensure that your gift is set up to meet your needs.
- **Reputable** – After the details of the annuity have been decided, **Fighting Blindness Canada** purchases the charitable annuity from a reputable commercial institution on your behalf.

Seek Expert Advice:

The FFB strongly recommends that you consult your lawyer and estate planner regarding specific information and wording of any gift annuity,

Thank you for your interest in supporting **Fighting Blindness Canada** and our programs. For more information on our planned giving program, please call us at 416-360-4200 or 1-800-461-3331.