



## Your support is critical

As you begin or revise your plans, we hope you will consider creating a legacy of helping families become homeowners with Habitat for Humanity. Breaking the cycle of housing instability and empowering families for generations to come can become part of your life story when you designate your legacy gift for Habitat for Humanity.

You can make a difference in your local community and communities worldwide while receiving an annual, fixed income. Charitable gift annuities and deferred annuities provide you with generous tax incentives and a way to support your family, heirs and loved ones.

Affordable homeownership frees families and fosters the strength and self-reliance they need to invest in themselves and their communities. The outcomes can be long-lasting and life-changing – just like the benefits of establishing a charitable gift annuity with Habitat.



[myhabitatlegacy.org](http://myhabitatlegacy.org)

Please contact us if you'd like to continue your support for the empowerment of families through shelter by investing in a charitable gift annuity with Habitat for Humanity that will pay you an income stream for life

We're here to provide information about gift annuities and other ways you can help build a future for families who partner with Habitat for Humanity. We'll be able to guide you on different giving methods and help find one that works best for you and your philanthropic goals.

### We're here to help.



**Jeremy Kraut-Ordovery, CFRE**  
Vice President  
800-422-4828, ext. 3614  
[plannedgiving@habitat.org](mailto:plannedgiving@habitat.org)

You can also visit our legacy website at [myhabitatlegacy.org](http://myhabitatlegacy.org).



**Mailing address:**  
Habitat for Humanity International  
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This information is not intended as legal, accounting or other professional advice. For assistance in charitable planning, consult an attorney for legal advice or obtain the services of another qualified professional.  
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# Gifts that pay you income

## You can receive income for life while ensuring that families have access to safe and affordable housing.

A charitable gift annuity is an easy way to make a generous gift to charity and receive income for life.

Charitable gift annuities offer fixed payout rates for those who want to support Habitat while maintaining an income stream.

Benefits include:

- Fixed payout.
- The income stream can be received annually, quarterly or monthly.
- A portion of the income will be tax-free.
- Immediate charitable income tax deduction for a portion of your gift.
- Your gift passes to Habitat outside of the estate process.

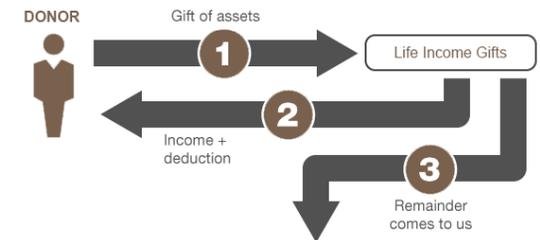
## Deferred charitable gift annuities

A deferred charitable gift annuity is a way to make a gift to charity now and receive income at a future date for the rest of your life.

When you create a charitable gift annuity or a deferred charitable gift annuity, you receive an immediate charitable income tax deduction. If you fund the annuity with a long-term, appreciated asset, you will also get a partial reduction in capital gains tax. A portion of your payment will also be tax-free for a period of time.

## How charitable and deferred gift annuities work

If you're interested in earning a higher rate than you're receiving on a municipal bond, CD or savings account, consider a charitable gift annuity or deferred annuity with Habitat for Humanity.



1. You make an irrevocable donation of cash or stock to Habitat.
2. You receive fixed annual payments for as long as you live – at an attractive rate – and a charitable income tax deduction. Or, make a deferred annuity and delay receiving payments until a later date, such as when you reach retirement.
3. Enjoy the satisfaction of making a gift that pays you or a loved one income, all while supporting families in need of safe, affordable housing.

