

Heritage



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How does planned giving help you and Braille Institute?

Planned gifts are giving strategies that allow you to make a meaningful charitable gift while enhancing your and your family's financial well-being. For example, by donating a lump sum of money as a Charitable Gift Annuity, you can receive a fixed return on your investment, as well as an immediate income tax charitable deduction.

Braille Institute's qualified planned giving staff members are available to assist you in determining if a planned gift is right for you. There is never any cost or obligation. (Please see page 3)

Are You Looking for Secure Income in Volatile Economic Times?

Perhaps Braille Institute can help!

Our Charitable Gift Annuity program has provided hundreds of seniors a secure and profitable return on their money since the 1960's. Rates on Charitable Gift Annuities continue to be much higher than fixed-rate CDs or money market funds. (See Charitable Gift Annuity Rate table below.)

When these rates are compared, you can easily see that the Charitable Gift Annuity rate from Braille Institute is two to three times greater than other popular interest rate options. For example, an 85-year-old saver depositing \$50,000 in a one-year CD would receive approximately \$1,775 a year*. Using the same amount to fund a Charitable Gift Annuity with Braille Institute, this same person would receive an annual income of \$4,450—more than two-and-a-half times the CD!

In addition to this generous rate of return, a Charitable Gift Annuity offers other benefits:

- Guaranteed income for life unaffected by economic instability.
- A major portion of the income is completely tax free.
- A large income tax charitable deduction.

- Capital gains tax savings if funded with appreciated assets.
- The annuity income can cover the lives of two people.

And, many of our donors have found that the most satisfying benefit of a Braille Institute Charitable Gift Annuity is knowing that at the end of their lifetime, the remaining funds will support Braille Institute's vital free services for thousands of blind and visually impaired children and adults.



If you would like to learn more about how a Charitable Gift Annuity would work for you, please contact our Planned Giving Office at 1-800-BRAILLE (272-4553), Ext. 1256, or return the enclosed card.

*Based on the national average CD rates as of 11/4/08.

ONE LIFE		TWO LIVES	
Age	Rate	Ages	Rate
60	5.5%	60/65	5.3%
65	5.7%	65/70	5.5%
70	6.1%	70/75	5.8%
75	6.7%	75/80	6.2%
80	7.6%	80/85	6.9%
85	8.9%	85/90	7.9%
90+	10.5%	90/95+	9.4%

Call for rates on other ages.



Do You Own Your Home And Need Extra Income?

If you're 80 or older, you can receive guaranteed income for life and immediate income tax savings through a

Braille Institute Life Estate Gift Annuity

Outshines the benefits of a reverse mortgage

- Enjoy living in your home for as long as you wish
- Guaranteed annual income of \$20,000, \$30,000 or more for the rest of your life even if you decide to move from your home
- Receive a significant immediate income tax charitable deduction
- Maximum benefits for older annuitants

For more information, please call Suzanne at 1-800-BRAILLE (272-4553), Ext. 3155, or simply return the enclosed reply card to receive our free brochure, *The Braille Institute Life Estate Gift Annuity Program*.

Grateful Great-Grandparents Plan Ahead to Help Themselves and

Several years ago, Keith and Earline Du Fault chose to fund a Flexible Deferred Charitable Gift Annuity with Braille Institute.

Unlike a traditional Charitable Gift Annuity, the flexible deferred option allowed them to make a gift and receive a current charitable income tax deduction, but postpone receiving their income stream until a later date of their choosing—each year they deferred their payments, their interest rate increased. This feature makes the flexible deferred variety a wonderful retirement-planning tool, as you can elect to begin receiving payments on your target retirement date. The Du Faults began receiving their income in the thick of the economic crisis in November 2008, giving them a fresh, dependable source of income for their lifetime.

Recently, Bob Pumphrey, one of Braille Institute's Planned Giving Directors, spent some time speaking with Keith Du Fault to find out what had motivated them to support Braille Institute in this way:



Earline and Keith Du Fault

Bob: How did you initially become familiar with Braille Institute?

Keith: Well, we've been aware of Braille Institute for some time now. We would donate a small amount every year. We became much more familiar with the organization through our great-grandson, Devin. He's 19 years old now. When he was about 10 he lost vision in one eye. The doctors knew that eventually he would lose vision in his other eye. A couple of years ago, that's what happened.

Bob: And he began receiving services from Braille Institute?

Keith: Yes. Devin was going through a rough spot, adjusting to life without vision. He worked with the youth counselors who helped him a great deal. He began learning braille and entered the career training program at Braille Institute's Orange County Regional Center.

Bob: How is Devin doing now?

Keith: He's doing very well. He's attending college. He's taken up music, which is amazing. He plays the guitar, he plays the drums, and he's learning the saxophone. Most importantly, he's become very aggressive about moving forward with his life since becoming a part of Braille Institute. It's given him a goal and a belief that there are so many opportunities for him after losing his sight.

Braille Institute

Bob: Was there one event that you see as being a turning point for your great-grandson?

Keith: In fact, yes, there was. We were invited to attend the Braille Challenge™, an amazing event at Braille Institute's very impressive Sight Center in Los Angeles. There was a young man speaking, who was probably about 20 years old. He had already gone through many of the things Devin was experiencing at that time. And this young man was so terrific. He laid out the experiences in his life after losing his sight. I could see in the way that Devin was listening that the speaker had really struck a chord in him. And I think it made Devin a believer that he could do it, too. Seeing the great strides Devin began to make, my wife and I decided that if we were going to make a gift of any type, we would do it with Braille Institute because of all the fine work that they do.

Bob: How did you choose a Charitable Gift Annuity?

Keith: We did a little bit of research and got in touch with you. And you opened up our eyes to where we should best put our money not just to help Devin, but to help all the other people who are blind. When we saw and heard about all the people Braille Institute has helped, we were convinced. Every aspect of the organization is top-notch, from the services to the people to the facilities.



For more information on how a Flexible Deferred Charitable Gift Annuity can help you plan for your retirement, please contact our Planned Giving Office at 1-800-BRAILLE (272-4553), Ext. 1256, or return the enclosed card for a free brochure.

Questions?

Ask one of our Planned Giving Directors

If you have any questions about the best way for you to benefit through a planned gift, please don't hesitate to contact us. We are happy to offer you sample calculations and informational literature free of charge or obligation. Please call us at 1-800-BRAILLE (272-4553), Ext. 1256 with your questions or to set up a personal meeting.



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How to Make a Bequest to Braille Institute

Bequests have long been one of the easiest and most beneficial ways of supporting Braille Institute.

Leaving a bequest is easy—simply include the following language in your estate plan:

I give (X percent or X dollars or all of the residue of my estate) to Braille Institute of America, Inc., a California Nonprofit Corporation with principal offices located at 741 North Vermont Avenue, Los Angeles, CA 90029-3594.

If you have already made a bequest provision for Braille Institute, we thank you for your thoughtful and generous support.



The information in this publication is not intended as legal or tax advice. A prospective donor should seek the advice of a qualified estate and/or tax professional to determine the consequences of his or her gift.

Making a Difference in So Many Ways

Growing up during the Depression in a single-parent household, California native Rosalyn Heyman learned early on what it was like to struggle. Yet through that struggle she developed a work ethic and an optimism that has inspired a lifetime of generosity.

As a young woman, Rosalyn put herself through UCLA, paying her tuition by working part-time as a skater and movie extra in Hollywood films. She continued her education, earning a master's at UCLA and graduating Phi Beta Kappa.

Rosalyn knew exactly what she wanted to do—shape young minds as a public school teacher. She was a natural educator, and within a decade Rosalyn became the principal of Berendo Junior High School, where she installed the first school computer lab in the nation. In 1982 Rosalyn was offered the position of Assistant Superintendent of the Los Angeles Unified School District.

Yet that glorious time in Rosalyn's life wasn't without challenges. "My mother had always had minor eye problems," Rosalyn remembered, "but around that time, her vision went downhill very suddenly. It was difficult for both of us."

Fortunately, Rosalyn found Braille Institute and introduced her mother to its Library Services and the world of talking books. "My mother had



Rosalyn Heyman

been an avid reader her entire life," Rosalyn said. "The recordings brought her great joy."

In gratitude, Rosalyn decided to make a substantial bequest to Braille Institute. "It's such a good organization and I know firsthand how much they help people," she said. "As the adage goes, 'she who gives while she lives, knows where it goes.' I decided if I had the means to make a difference, I wanted to do that."

By planning a bequest for Braille Institute, Rosalyn has created a legacy that will help thousands of blind and visually impaired children and adults reach their full potential in the future. If you would like to learn more about how you can provide for Braille Institute in your estate plans, please call our Planned Giving office at 1-800-BRAILLE (272-4553), Ext. 1256. You can also request a free copy of our *Guide to Planning Your Will and Trust* (now in large print) by returning the enclosed card.



Empowering visually impaired people to live fulfilling lives

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