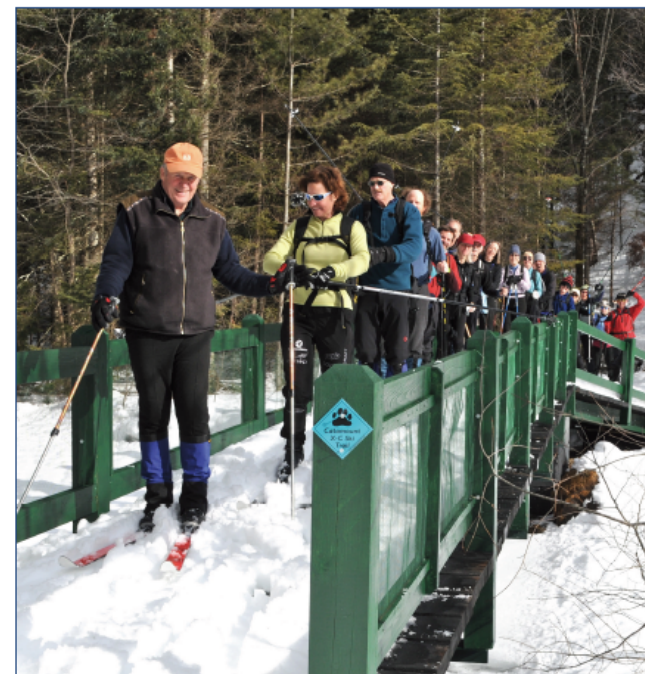


Charitable Gift Annuities

*It's Easy to Generate
Income Today*

*And Leave a Lasting
Legacy for The Catamount
Trail Association*



The Catamount Trail Association has partnered with the Vermont Community Foundation to issue charitable gift annuities.

The Vermont Community Foundation helps build and manage charitable funds created by individuals, families, groups, organizations, and institutions to improve the quality of life in Vermont.

P.O. Box 30
Middlebury, Vermont 05753

Tel: (802)388-3355

Fax: (802)388-3398

www.vermontcf.org



The [CTA](http://www.CatamountTrail.org) is a member-supported, non-profit organization with the purpose of managing, maintaining, and protecting the Catamount Trail (CT), a 300-mile backcountry ski trail that extends the length of Vermont, from the Massachusetts border to Quebec.

The CTA also promotes public health and ecological awareness through Nordic skiing.

Catamount Trail Association
1 Mill Street, Suite 350
Burlington, Vermont 05401

Phone: (802) 864-5794

Fax: (802) 864-5710

www.CatamountTrail.org

I'D LIKE MORE INFORMATION:

- Please have someone from your organization call me
- Please send me information by mail
- Please send me information by email

MY CONTACT INFORMATION:

Name (Please print) _____
Street Address _____
City _____ State _____ Zip _____
Email _____ Daytime Phone _____

Please return coupon to: The Catamount Trail Association, The Vermont Community Foundation

P.O. Box 30, Middlebury, Vermont 05753

All inquiries are completely confidential and at no obligation

Is a CGA right for me?

CGAs are ideal for individuals who:

- Want a guaranteed steady source of income from their gift.
- Want an annual income they can count on – regardless of what happens in the stock market.
- Want an uncomplicated arrangement that’s simple and inexpensive.

The Flexible CGA

Flexible CGAs are specially designed for individuals who want their annuity payments to start at a future date. The longer an annuitant defers payment, the greater the payment will be.

Leave a Legacy for Catamount Trail

When you establish a charitable gift annuity, you make a commitment to Catamount Trail Association for generations. And you benefit with tax savings and a dependable fixed income for life.



What is a Charitable Gift Annuity?

A charitable gift annuity – or CGA – is a life income gift. When you establish a CGA, you support the Catamount Trail Association with a cash or property gift, and in return, you receive a fixed income for life and an immediate income tax deduction.

How does it work?

The Catamount Trail Association partners with the Vermont Community Foundation to issue CGAs. In exchange for your gift, the Vermont Community Foundation guarantees you and/or your beneficiaries annual or quarterly payments that are determined by using the American Council on Gift Annuities’ rate table (see inset). Notably, the payment amount will not change, regardless of what happens in the stock market. Upon the death of the last surviving beneficiary, all remaining annuity assets will be set aside in a special fund to support the Catamount Trail Association.

SAMPLE ANNUITY PAYMENTS FOR A \$15,000 GIFT *			
Age	Rate	Annuity	Tax Deduction**
60	5.2%	\$780	\$2,703
70	5.8%	\$870	\$5,097
80	7.2%	\$1,080	\$7,178

* These figures are for illustration purposes only. Minimum age is 60, and minimum gift is \$15,000.

**The deduction is estimated and based on the monthly IRS discount rate