CHARITABLE GIFT ANNUITIES

What’s your legacy? Plan a gift. Change a life.

Leave a charitable legacy to the MDI Biological Laboratory while establishing guaranteed income for life.

A charitable gift annuity allows you to make a gift today and receive a guaranteed fixed stream of income for the life of one or two individuals. Your legacy gift to the MDI Biological Laboratory creates a lasting impact by making scientific discovery and better health possible for future generations.

How it Works

1. You transfer cash or securities to the MDI Biological Laboratory.
2. MDI Biological Laboratory pays you, or up to two beneficiaries, fixed income for life.
3. The remainder passes to MDI Biological Laboratory when the contract ends.

Criteria for Donors

- Can be created with a gift of $10,000 or more, up to $100,000
- Minimum age for all annuitants is 65, and limited to two lives
- Rates are based on recommended rates by the American Council on Gift Annuities and are determined by the age of the beneficiaries

<table>
<thead>
<tr>
<th>Age</th>
<th>Annuity Rate</th>
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<tbody>
<tr>
<td>65</td>
<td>4.7</td>
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<tr>
<td>70</td>
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<td>75</td>
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<td>80</td>
<td>6.9</td>
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<tr>
<td>85</td>
<td>8.0</td>
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Benefits of a Charitable Gift Annuity

- Make a gift today to the MDI Biological Laboratory
- Receive guaranteed quarterly payments for life
- Tax benefits may include:
  - Income tax charitable deduction
  - Some nontaxable income
  - Gifts of appreciated assets receive reduction in capital gains tax
  - Gift is exempt from estate tax
- The satisfaction of making a significant gift that benefits you now and the MDI Biological Laboratory later.

Change a life by inspiring future generations of scientists and students by planning your gift today.

For more information on how to create a charitable gift annuity or other legacy gifts, please contact us for a confidential conversation with no obligations:

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