

# High Desert Investment Advisors

Albuquerque New Mexico

Voice - 505-797-2644 or 505-220-0571

Fax - 505-797-1901

*Serving Your Personal Investment Needs Since 2003*

## A PLANNED GIVING STRATEGY PROPOSAL

### Fund raising goals

- I. Generating cash flow for today's needs
- II. Generate long term endowment type funding
- III. Planned giving vehicles that provide tools which work for the donor as well as the non-profit

There is flexibility inherent in these donor tools

- I. Donor can give money today
- II. Donor can gift a death benefit
- III. Donor can do a combination of both #1 and #2

There are two investment vehicles that work well

A. The first is an annuity that has the following characteristics:

1. Guaranteed lifetime stream of income
2. An investment strategy which is managed by the donor
3. A death benefit equal to the amount of money contributed (This investment vehicle is designed for donors with larger funding capabilities)

B. The second is a direct-pay investment account:

1. Quarterly payments are made directly to the non-profit
2. High quality, interest and dividend paying investment assets
3. Investment returns of 5% to 7% (in today's market)
4. Investments and quarterly payments remain under the donor's control (This investment vehicle is designed for donors with smaller amounts of available funds and/or for those who are not ready to commit to a longer term annuity investment)

What are the investment risks with these donor tools? There two risks attached to the annuity vehicle:

- First, the insurance company must be strong and stable.
- Second, the death benefit must be secure into the future.

**THE GOOD NEWS IS THAT THE DONOR KEEPS CONTROL OF HIS OR HER INVESTMENTS...  
THE ANNUITY STAYS IN THE DONOR'S NAME**

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