

**Juliette Low Society and Charitable Gift Annuities**  
Frequently Asked Questions

Q: What is the Juliette Low Society?

A: The Juliette Low Society recognizes forward-thinking individuals who have included the Girl Scout Council of Greater New York in their estate plans.

Q: What are the benefits of joining the Juliette Low Society?

A: In addition to knowing that you are helping to preserve Girl Scouting for future generations, Juliette Low Society members receive:

- An exquisite sterling silver trefoil pin with a lovely pearl at the center, a reminder of Juliette Gordon Low's gift of precious family pearls to provide the first national Girl Scout office.
- A signed membership certificate
- An invitation to a members-only annual recognition tea.

Q: How do I join the Juliette Low Society?

A: Simply inform the council that you have named the Girl Scout Council of Greater New York in your estate plans. We will send you a letter confirming your membership.

Q: Is there a minimum gift?

A: No. Any estate gift qualifies you to become a member of the Juliette Low Society.

Q: Do I have to provide proof that I have included the Girl Scouts in my estate plans?

A: No, the Society works on the honor system. Just inform us that you have included the Council and you become a member of the Society.

Q: What are the ways I can join the Juliette Low Society?

A: The simplest way is to include a bequest to the Girl Scout Council of Greater New York in your will. You can also name the Council as a beneficiary of a life insurance policy, a trust or a retirement account. Donors can also establish Charitable Gift Annuities (see below).

Q: If I want to name the Council in my will, how do I word my bequest?

A: Suggested language is: "I give, devise and bequeath to the Girl Scout Council of Greater New York the sum of \$ \_\_\_\_\_ (or otherwise describe the gift or specify a percentage of the estate) to be used for its general purposes."

Q: What is a Charitable Gift Annuity?

A: A charitable gift annuity (CGA) is a contract between the Girl Scout Council of Greater New York and a donor. In return for a transfer of cash, securities or other assets, the organization agrees to make a fixed payment to one or two individuals for their lifetime.

Q: Who can establish a Charitable Gift Annuity?

A: Donors over the age of 65 can establish Charitable Gift Annuities for the Council. Donors of any age can establish Charitable Gift Annuities to benefit a parent or other beneficiary over the age of 65.

Q: What is the minimum amount to establish a Charitable Gift Annuity?

A: Because of the administrative costs, a minimum of \$10,000 is required to establish a first annuity. Additional annuities by the same donor can be established with \$5,000 or more.

Q: What are the benefits of establishing a Charitable Gift Annuity?

A: You will receive a guaranteed payment for life at a favorable rate. Part of the payment is tax-free. If you establish the annuity with appreciated securities, you avoid paying some capital gain tax. A Charitable Gift Annuity can also be purchased for a parent or other beneficiary over the age of 65, so the donor gets the tax deduction and the parent gets the payment through his or her lifetime.

Q: What are the rates for a Charitable Gift Annuity?

A: Some sample rates are below:

<b>Age</b>	<b>65</b>	<b>70</b>	<b>75</b>	<b>80</b>	<b>85</b>	<b>90</b>
<b>Rate</b>	<b>5.7%</b>	<b>6.1%</b>	<b>6.7%</b>	<b>7.6%</b>	<b>8.9%</b>	<b>10.5%</b>

Q: Does the interest I would earn on a Charitable Gift Annuity vary over time once I've established the annuity?

A: No. Once you have established the annuity your rate is guaranteed and stable.

Q: Is my Charitable Gift Annuity investment safe?

A: Yes. Charitable Gift Annuities are regulated by the New York State Insurance Department. The Girl Scout Council of Greater New York is required to keep a special account that more than covers our outstanding annuities.