

HURRY!

Act Before Gift Annuity Rates Go Down!

Set up a charitable gift annuity with Otterbein Homes now
before January 1, 2012 and receive higher rates!

After that date the American Council on Gift Annuities, which sets the rates paid to annuitants, will reduce annuity rates for new annuities as much as 0.8%. For example:

Current Higher Rates	New Rates (After January 1, 2012)
One life	One life
70 years old 5.8%	70 years old 5.1%
80 years old 7.5%	80 years old 6.8%
90+ years old 9.8%	90+ years old 9.0%
Two life	Two life
75/75 5.7%	75/75 5.0%
85/85 7.4%	85/85 6.7%

Whatever your age, if you act now you will lock in a great rate for your lifetime – and, in the case of a two-life gift annuity, for both lives.

Call today for your rate and a personalized illustration for annuity payments:

Donna Coleman at Lebanon ~ (513) 933-5433 (Debbie Belshaw will answer)

Barry McEwen at Cridersville ~ (419) 645-7108

Hodge Drake at St. Marys ~ (419) 394-6244

Barry McEwen at Portage Valley ~ (419) 833-8907

Barbara Radebaugh at North Shore ~ (419) 798-8203

P.S. There are great tax benefits too!