

Human Rights Watch Charitable Gift Annuity Application



I/We hereby make application for a charitable gift annuity for Human Rights Watch subject to the following terms and conditions:

DONOR(S) Enter both names if property contributed is jointly owned or community property; otherwise enter name of individual owner of property contributed.

Donor name

Social Security number

Address

Daytime phone number

City, state and ZIP

Date of birth

Joint donor name

Social Security or federal tax ID number

Address

Daytime phone number

City, state and ZIP

Date of birth

ANNUITANT(S) Fill out this section if the annuitant(s) are DIFFERENT than the donors listed above.

A) For one single annuitant, fill in name and information below where indicated

B) If there are two annuitants, fill in names and information below where indicated AND specify if they are:

- Joint Annuitants (payments to both jointly, then to survivor)
- Consecutive Annuitants (payments to one annuitant, then to survivor)

First or Single Annuitant

Social Security number

Address

Daytime phone number

City, state and ZIP

Date of birth

Second Annuitant

Social Security or federal tax ID number

Address

Daytime phone number

City, state and ZIP

Date of birth

CONTRIBUTION – (Minimum: \$10,000)

Cash \$ _____

▶ Please make check payable to "Human Rights Watch."

Securities (Please give the below delivery instructions to your broker / custodial institution)

▶ DTC 2616 – PNC Bank N.A.

▶ For Credit to Account: 21-42-001-4783775 Human Rights Watch
Inc. CGA

Please contact us for instructions on securities not eligible for DTC (physical delivery only) or for funding a CGA through mutual funds.

ANNUITY PAYMENT FREQUENCY:

Monthly

Quarterly (March, June, September and December)

Semi-annually (March and September)

Annually (March)

All annuity payments are made on or about the last business day of the month or other period.

Defer payments until the following month/year (deferred payments begin at least one year from date of the gift):

Year to begin _____ Month to begin: ___March ___June ___September ___December

I have received a disclosure statement (attached) from Human Rights Watch regarding its gift annuity reserves and investments, as required under the Philanthropy Protection Act. I understand that a charitable gift annuity is irrevocable and that, at the death of the last payment recipient, the portion of my contribution remaining after satisfying the annuity payment obligation will be used by Human Rights Watch for its general fund.

An Annuity Contract is final once it has been signed by both the applicant(s) and an officer of Human Rights Watch.

SIGNATURE OF APPLICANT _____

DATE _____

SIGNATURE OF SECOND APPLICANT _____

DATE _____

PLEASE RETURN THIS APPLICATION WITH YOUR REMITTANCE TO:

Human Rights Watch
OFFICE OF PLANNED GIVING
350 5th Ave., 34th Floor
New York, NY 10118

We will mail you the CGA Agreement and a receipt.

Please call 212-216-1841 if you have questions about this form or need additional information.

Thank you for your support of Human Rights Watch.

Gift Annuity Disclosure Statement

Description of a Gift Annuity

A gift annuity is a simple contract between the donor(s) and Human Rights Watch, Inc. (hereinafter "HRW"). In exchange for the donor's(s') contribution, HRW promises to make fixed payments for life to one or two annuitants (usually, but not necessarily, the donor(s)). The amount paid is based on the age(s) of the annuitant(s), in accordance with HRW's rate schedule.

Not a Commercial Investment

The act of establishing a gift annuity with HRW is not, and should not be viewed as, an investment. Rather, it is a way to arrange for annuity payments while making a charitable donation. In this respect, a gift annuity issued by HRW is different from a commercial annuity. While both types of annuities make payments that are usually partially tax-free, the charitable donation aspect of establishing a gift annuity may result in additional tax benefits that are not available when purchasing a commercial annuity. These tax benefits include a current federal income tax charitable deduction (if you itemize your deductions) and possible future estate tax savings.

Gift Annuity Rates

Generally, the gift annuity rates paid by HRW are those suggested by the American Council on Gift Annuities, which is a national organization of charities that has been in existence since 1927. These rates have been calculated so as to provide attractive payments to the donor and/or other annuitant(s) and also to result in a significant portion of the contribution remaining for the charity. Because a charitable gift is involved, the rates are lower than those available through commercial annuities offered by insurance companies and other financial institutions.

Assets Backing Annuity

The annuity payments are a general obligation of HRW, and they are backed by all of our assets (subject to security interests). As of 6/30/2019 the market value of our total invested funds exceeded \$150,902,909, and they are invested in stocks, bonds, federal obligations, mutual funds and limited partnerships. We also maintain a gift annuity reserve fund valued at more than \$100,000 in accordance with the laws of the states in which we offer gift annuities. Assets received by HRW for gift annuities are managed by PNC Bank, N.A., in a conservative and disciplined manner. If HRW should ever fail financially, individuals entitled to receive annuities will qualify as general creditors of HRW.

Governance

Responsibility for governing HRW, which was established in New York in 1978, is vested in a Board of Directors composed of 36 persons, who are nominated and elected by membership. Common investment funds managed by our organization are exempt from registration requirements of the federal securities laws, pursuant to the exemption for collective investment funds and similar funds maintained by charitable organizations under the Philanthropy Protection Act of 1995 (P.L. 104-62). Information in this statement is provided to you in accordance with the requirements of that Act.

Points to Remember

- A contribution for a gift annuity is irrevocable.
- The right to annuity payments may not be assigned to any person or organization, other than HRW.
- The gift date is the date when you actually transfer assets. In the case of cash, it is the date you mail or deliver a check. In the case of an electronic transfer of securities, it is the date they are received into the account of HRW. If you have certificates, it is the date they are properly endorsed and mailed or delivered.
- The gift annuity is governed by applicable state laws.

For More Information

This disclosure statement is intended to provide basic information regarding the gift annuities issued by HRW, and is not intended to serve as legal advice. We encourage you to consult with your own legal and/or financial advisor about the applicability of such a gift in your own situation. If you have additional questions concerning HRW's gift annuity program, please call or write Brian Peterson, Director, Legacy and Gift Planning, 350 5th Avenue, 34th Floor, New York, NY 10118.