**State-required Disclosure Language in Gift Annuity Agreements**

**Alabama:**

**Notice to Donor:** This charitable gift annuity is offered pursuant to a claim of exemption from registration under Section 37(h) [Section 8-6-10, Code of Alabama, 1975] of the Alabama Securities Act and Section 3(a)(4) of the Securities Act of 1933. A registration statement relating to this annuity has not been filed with the Alabama Securities Commission or with the United States Securities and Exchange Commission. Neither the Alabama Securities Commission nor the United States Securities and Exchange Commission has passed upon the value of this charitable gift annuity or approved or disapproved of its offering, or passed upon the adequacy or accuracy of this agreement. Any representation to the contrary is unlawful.

**Alaska: (must be in bold, and in font size larger than that used in agreement generally)**

**Notice to Donor:** **A qualified charitable gift annuity is not an insurance policy in the State of Alaska, is not subject to regulation by the division, and is not protected by the Alaska Life and Health Insurance Guaranty Association established under AS 21.79.040 or any other association that guarantees payment under a policy of insurance, and the state does not in any way approve or endorse the annuity.**

**Arizona: (separate disclosure statement now required; including language in agreement still recommended)**

**Notice to Donor:**  This charitable gift annuity is not insurance under the laws of this state, is not subject to regulation by the director and is not protected by any state guaranty fund.

**California: (must be in 12 point, boldface type, on the same page and in proximity to the donor signature)**

**Notice to Donor: Annuities are subject to regulation by the State of California. Payments under this agreement, however, are not protected or otherwise guaranteed by any government agency or the California Life and Health Insurance Guarantee Association.**

**Colorado:**

**Notice to Donor:** This annuity is not issued by an insurance company nor regulated by the Colorado Division of Insurance and is not protected by any state guaranty fund or protective association.

**Connecticut:**

**Notice to Donor:** A charitable gift annuity is not insurance under the laws of Connecticut and is not subject to regulation by the Insurance Commissioner or protected by an insurance guaranty association.

**Florida:**

**Notice to Donor:** This annuity is not issued by an insurance company, is subject only to limited regulation by the State of Florida and is not protected or otherwise guaranteed by any government agency.

**Georgia:**

**Notice to Donor**: A charitable gift annuity is not insurance under the laws of Georgia and is not subject to regulation by the Insurance Commissioner or protected by any insurance guaranty association.

**Hawaii:**

Notice to Donor: A charitable gift annuity is not insurance under the laws of the State of Hawaii, is not subject to regulation by the State’s insurance division, and is not protected by any State guaranty fund.

**Idaho:**

**Notice to Donor:** This charitable gift annuity is not insurance under Idaho law and is not subject to regulation by the department of insurance or protected by a guaranty association affiliated with the department.

**Iowa:**

**Notice to Donor:** A qualified charitable gift annuity is not insurance under the laws of Iowa and is not subject to regulation by the commissioner or protected by an insurance guaranty fund or an insurance guaranty association.

**Maryland: (if donor doesn’t sign agreement, disclosure must be given in separate document donor signs)**

**Notice to Donor:** Payments made under charitable gift annuities are backed solely by the full faith and credit of the issuing organization and are not insured or otherwise guaranteed by any government agency.

**Mississippi:**

**Notice to Donor**: A qualified charitable gift annuity is not insurance under the laws of Mississippi and is not subject to regulation by the insurance commissioner or protected by an insurance guaranty association.

**Missouri:**

**Notice to Donor:** This is a charitable gift annuity. A charitable gift annuity is not insurance under the laws of Missouri and is not subject to regulation by the Missouri Department of Insurance, Financial Institutions and Professional Registration or protected by a guaranty association.

**Nevada**:

**Notice to Donor:** A charitable gift annuity is not insurance under the laws of Nevada and is not subject to regulation by the insurance commissioner or protected by an insurance guaranty association.

**New Hampshire**:

**Notice to Donor:** A charitable gift annuity is not insurance under the laws of New Hampshire and is not subject to regulation by the insurance department or protected by an insurance guaranty association.

**New Mexico**:

**Notice to Donor:** A qualified charitable gift annuity is not insurance under the laws of New Mexico and is not subject to regulation by the New Mexico Insurance Division or protected by a guaranty association affiliated with the division.

**North Carolina:**

**Notice to Donor:** This annuity is not issued by an insurance company, is not subject to regulation by the State of North Carolina, and is not protected or otherwise guaranteed by any government agency or insurance guaranty fund.

**Oklahoma:**

**Notice to Donor:** A charitable gift annuity is not regulated by the Oklahoma Insurance Department and is not protected by a guaranty association affiliated with the Oklahoma Insurance Department.

**Oregon (Disclosure required to be given to the donor in writing, but not mandated to be in agreement)**

**Notice to Donor:** This annuity is not issued by an insurance company, is not subject to regulation by the State of Oregon and is not protected by an insurance guaranty association.

**Pennsylvania** *(Several statements required, including some information specific to Charity)*

**South Dakota: (must be in bold)**

**Notice to Donor:** **Charitable gift annuities are not regulated by and are not under the jurisdiction of the South Dakota Division of Insurance.**

**Tennessee: (if donor doesn’t sign agreement, disclosure must be given in separate document donor signs)**

**Notice to Donor:** Payments made under a charitable gift annuity are backed solely by the full faith and credit of the organization, are not insured or guaranteed by an insurance company, are not protected by any insurance guaranty association, and are not backed in any way by the State of Tennessee.

**Texas**:

**Notice to Donor:** This charitable gift annuity is not insurance under the laws of the state of Texas and is not subject to regulation by the Texas Department of Insurance or protected by a guaranty association affiliated with the department.

**Vermont:**

**Notice to Donor:** A charitable gift annuity is not insurance under the laws of the State of Vermont, and is not subject to regulation by the Department of Financial Regulation or protected by an insurance guaranty association.

**Virginia:**

**Notice to Donor:** A qualified gift annuity is not insurance under the laws of the Commonwealth of Virginia and is neither subject to regulation by the Insurance Commission nor protected by the Virginia Life, Accident and Sickness Insurance Guaranty Association.

**West Virginia:**

**Notice to Donor:** A qualified charitable gift annuity is not insurance under the laws of West Virginia, is not subject to regulation by the West Virginia Insurance Commissioner, and is not protected by the West Virginia life and health insurance guaranty association established in article 26A, chapter 33 of the West Virginia Code or by any other guaranty association established by the West Virginia Code.

**Wisconsin:**

**Notice to Donor:** A qualified charitable gift annuity is not insurance under the laws of Wisconsin and is not subject to regulation by the commissioner of insurance of Wisconsin or protected by an insurance guaranty fund or an insurance guaranty association.