

## In Giving, You Receive

It is said that in the act of giving we receive more than we thought imaginable. Most of us experience the reality of this truism through the eyes of a child, the gratitude of a life changed, or through the vision that is inherent in the spirit of philanthropy.

Some may find it surprising that U.S. tax laws take this reality one step further and provide tangible evidence that a charitable gift changes much more than the charity on the receiving end. It is with this purpose in mind that our laws embrace planning strategies like the charitable gift annuity, offering many incentives that nurture a philanthropic society.

## Rates for One Life Charitable Gift Annuities

Age	Rate
60	5.0%
65	5.3
68	5.5
70	5.7
72	5.9
74	6.1
76	6.4
78	6.7
80	7.1
82	7.5
84	7.9
86	8.3
88	8.9
90	9.5

## The Charitable Gift Annuity



# In Giving, You Receive

### UNIVERSITY OF CALIFORNIA, IRVINE

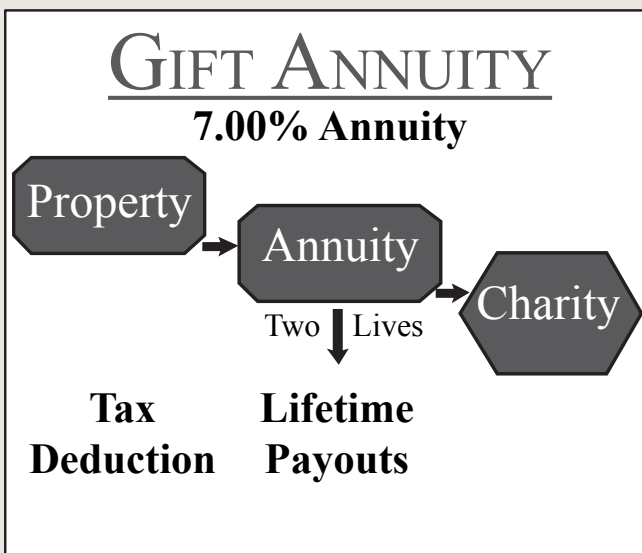
4199 Campus Drive, Suite 400  
Irvine, CA 92697-5601  
Phone 949-824-8384  
Fax 949-824-3984  
legacyplan@uci.edu  
www.giftlegacy.uci.edu

## *In Giving, You Receive*

The charitable gift annuity is a planning tool that recognizes that the rewards of giving begin with the desire to make a gift.

To create a charitable gift annuity, a donor transfers an asset to charity. In turn, the charity agrees to make payments to the donor(s) for life.

In addition to the satisfaction inherent in the act of giving, the gift annuity adds a tangible benefit in the form of attractive income payments. The specific rate is based on the age of the donor. See the table on the back panel for example rates.



## *Gift Annuity From Stock*

While a gift annuity can be funded in a number of ways, let's examine the benefits of transferring an appreciated block of stock to charity.

The gift annuity graphic on the left shows the highlights. Not only is there an immediate charitable income tax deduction by transferring an appreciated block of stock to charity, it is possible to bypass a portion of the capital gains tax as well. For illustration, stock valued at \$200,000 with an original cost of \$40,000 transferred to a gift annuity may save more than \$9,000 in taxes!

In addition, the gift annuity may significantly increase income. If the stock had been producing dividends of 3% (\$6,000 a year), the 7.0% annuity payment results in an annual increased income of \$14,000!

The benefits don't end there. Of the annual income payment, a portion of the payment may be tax-free.

## *For More Information....*

I have reviewed your brochure on the charitable gift annuity and would like to receive specific information on how a gift annuity would help me increase my income and make a charitable contribution. Please send me a personalized gift annuity proposal based on the following:

Name \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_

State / Zip \_\_\_\_\_

Phone \_\_\_\_\_

E-mail \_\_\_\_\_

Asset Value \_\_\_\_\_

Cost Basis \_\_\_\_\_

First Person DOB \_\_\_\_\_

Second Person DOB \_\_\_\_\_

First Payment Date \_\_\_\_\_

*(Please complete and return to the address on the back panel. Inquiries are treated with complete confidence.)*

# *In Giving, You Receive*