

FUND A CHARITABLE GIFT ANNUITY

Enjoy Fixed Income for Life

Example of Rochester's single-life annuity rates for payouts beginning at age 65+.

CURRENT AGE	PAYOUT BEGINS	FIXED RATE
40	In 25 years	8.3%
45	In 20 years	7.2%
50	In 15 years	6.3%
55	In 10 years	5.5%
60	In 5 years	4.8%
65	Immediately	4.2%
70	Immediately	4.7%
75	Immediately	5.4%
80	Immediately	6.5%
85	Immediately	7.6%
90	Immediately	8.6%

Payments may begin as early as age 50 at reduced rates.

Key Features of a Gift Annuity Funded with Cash

- A guaranteed fixed income; a portion will be tax-free for a period of years
- A generous gift to the University, to be used as the donor directs
- A charitable income tax deduction

In return for your gift of cash the University agrees to make fixed quarterly payments to you, or you and another annuitant, for life. You will enjoy an immediate charitable income tax deduction. A portion of your quarterly payments will be tax-free for a period of years. You may direct your gift to benefit the University as you prefer.

Please consult your attorney or financial advisor about the applicability to your own situation of the legal principles contained herein.



IMAGINE YOUR LEGACY

For a confidential personal illustration or more information about charitable gift annuities, tax-wise giving or other gift planning opportunities that return income to you please contact:

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RATES EFFECTIVE JULY 1, 2020