

FUND A CHARITABLE GIFT ANNUITY

Enjoy Fixed Income for Life

CURRENT AGE	PAYOUT BEGINS	FIXED RATE
40	At Age 65	15.6%
45	At Age 65	12.6%
50	At Age 65	10.3%
55	At Age 65	8.3%
60	At Age 65	6.8%
65	Immediately	5.4%
70	Immediately	5.9%
75	Immediately	6.6%
80	Immediately	7.6%
85	Immediately	8.7%
90	Immediately	9.7%

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

Payments for New York State residents may be lower.

Key Features of a Gift Annuity

- 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 or securities the University agrees to make fixed quarterly payments to one or two annuitants you name, 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:

University of Rochester
Office of Trusts, Estates & Gift Planning
Box 278799 | Rochester, NY 14627-8897

(585) 275-8894
(800) MELIORA • (800) 635-4672 toll free
giftplanning@rochester.edu
www.rochester.giftplans.org

RATES EFFECTIVE JAN 1, 2023