CHARITABLE GIFT ANNUITIES

A charitable gift annuity is a contract with the University in which you make an irrevocable gift of **cash** or **securities** to the University in exchange for a **fixed annual income for life**.

**BENEFITS**

**Life income:** You and/or your spouse, child, or other beneficiary receive income for life.

**Tax deductible:** You receive an immediate deduction, equal to the present value of the remainder gift to the University, with the potential for other tax savings.

**Guaranteed payments:** Your payments are fixed and backed by the University.

**OPTIONS**

**Immediate payment:** Payments begin immediately after you make the gift.

**Deferred payment:** Payments are delayed until a future date of your choosing offering a higher payout rate and larger tax deduction.

To begin receiving payments, you must be at least 55 years old. Visit giftplanning.uchicago.edu/calc to calculate your payments.

**ACGA Rates: Single Life Charitable Gift Annuity**

<table>
<thead>
<tr>
<th>Annuitant Age</th>
<th>Immediate Payment</th>
<th>Deferred 5 Years</th>
<th>Deferred 10 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>60</td>
<td>3.9%</td>
<td>4.9%</td>
<td>6.3%</td>
</tr>
<tr>
<td>65</td>
<td>4.2%</td>
<td>5.5%</td>
<td>7.3%</td>
</tr>
<tr>
<td>70</td>
<td>4.7%</td>
<td>6.4%</td>
<td>8.8%</td>
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<tr>
<td>75</td>
<td>5.4%</td>
<td>7.7%</td>
<td>10.2%</td>
</tr>
</tbody>
</table>

*Rates are subject to change.

HOW IT WORKS

1. You make a minimum gift of $10,000 in cash or securities to the University.

2. The University makes fixed annual payments to you for life, starting either when the gift is made or at a later date.

3. Your gift is distributed to the University upon your death.

**LEARN MORE**

Visit giftplanning.uchicago.edu/cga.