CHARITABLE GIFT ANNUITIES

A charitable gift annuity is a contract with the University in which you make an irrevocable gift of $10,000 in cash or securities to the University in exchange for a fixed annual income for life.

You can fund multiple charitable gift annuities.

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.

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.

ACGA Rates: Single Life Charitable Gift Annuity*

<table>
<thead>
<tr>
<th>Age</th>
<th>Immediate Payment</th>
<th>Deferred 5 Years</th>
<th>Deferred 10 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>60</td>
<td>4.3%</td>
<td>5.5%</td>
<td>7.0%</td>
</tr>
<tr>
<td>65</td>
<td>4.7%</td>
<td>6.0%</td>
<td>8.0%</td>
</tr>
<tr>
<td>70</td>
<td>5.1%</td>
<td>6.8%</td>
<td>9.5%</td>
</tr>
<tr>
<td>75</td>
<td>5.8%</td>
<td>8.1%</td>
<td>11.0%</td>
</tr>
</tbody>
</table>

*Rates are subject to change.