

# MARIETTA COLLEGE Charitable Gift Annuities.



## A Gift that Gives Back.

Would you like to support Marietta College but are hesitant to do so because of the current market uncertainties? Perhaps you are concerned about being able to meet your future needs. Others donors who feel the same way have discovered the joy of supporting Marietta College through a charitable gift annuity.

A charitable gift annuity is a contract between you and Marietta College that provides advantages for both. You can make a gift and receive immediate financial benefits. By funding a charitable gift annuity you will provide valuable support to Marietta College and receive a charitable income tax deduction and fixed payments for your lifetime or the lifetime of a loved one.

Charitable gift annuities may be funded with cash, securities or property. The payout rate on a charitable gift annuity is a fixed rate based on the age of the donor at the time the gift is made. Payments may be made to one or two income beneficiaries.

## Summary of Financial Benefits:

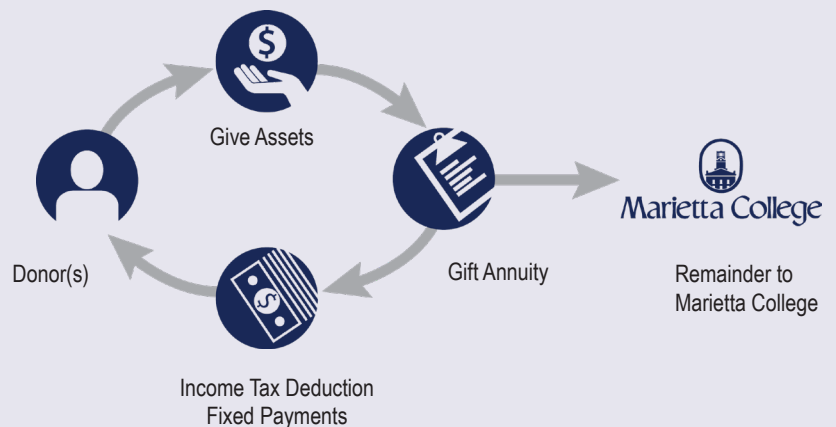
- Guaranteed fixed payments for life
- A portion of your payments may be nontaxable
- Charitable income tax deduction for a portion of the gift
- Reduced capital gains taxes

## Sample Annuity Rates\*

Gift Amount	Age	Payment Rate	Annuity	Deduction
\$50,000	65	5.1%	\$2,550	\$15,999
\$50,000	70	5.6%	\$2,800	\$16,637
\$50,000	75	6.2%	\$3,100	\$21,789
\$50,000	80	7.3%	\$3,650	\$23,854

### EXAMPLE:

Mary Harris is a 71 year-old widow. She would like to make a significant gift to Marietta College, but she is dependent on the income produced by her investments. One of these investments is stock in XYZ Widget Corporation that she and her late husband purchased many years ago for \$3,000.



Her stock is now worth \$10,000 but provides little income - about \$126 after tax. Mary is reluctant to sell her XYZ Widget stock to reinvest in higher yielding assets because she will have to pay \$1,400 in capital gains tax in the process. This will leave her with just \$8,600 to reinvest.

Mary is pleased to learn that she can make a significant gift to Marietta College and increase her cash flow by giving her XYZ Widget stock to Marietta in exchange for a gift annuity. She can also avoid and defer capital gains taxes, and will receive an income tax deduction that may provide additional tax savings.

“ If I had one wish for every kid, it would be a liberal arts education. So many worlds open when students get to explore the riches beyond their major. I'll be forever grateful for my Marietta College experience. It's time to pay that gift forward to another generation of The Long Blue Line. Thanks, Marietta. ”

— Wes Blauss, '72

## Benefits Include:

- Guaranteed fixed payments for life. The annuitants you name will receive fixed annual payments for life, backed by the general resources of Marietta College. With attractive annuity rates, your cash flow may increase from what you currently receive from your asset.
- Federal and state income tax deduction. You will receive an income tax deduction in the year of your gift to be used for immediate tax savings. This is usually 20%-40% of your gift amount.
- Favorable capital gains tax treatment. If you fund the annuity with a long term appreciated securities (ones you have held for more than one year), you will incur tax on only part of the gain. If you name yourself as an annuitant, this tax will be spread out over many years. In other words, some of the capital gain is forgiven completely and the other portion is spread out over your life expectancy.
- Reduced estate costs. Your estate may enjoy reduced probate costs and estate taxes.
- Support Marietta College. You will have the satisfaction of knowing you are providing generous support to Marietta's commitment of providing students with a strong foundation for a lifetime of leadership, critical thinking, and problem solving.

## NEXT STEPS:

To receive further information and assistance on bequest giving, or to learn more about how your gift can help Marietta College, please contact our Planned Giving office.

- call **(740) 376-4446**
- email [plannedgiving@marietta.edu](mailto:plannedgiving@marietta.edu)

\* Because everyone's situation is different, we encourage you to seek professional legal, estate planning, and financial advice before deciding on a course of action. This information does not constitute legal or financial advice and should not be relied upon as a substitute for professional advice.



By supporting Marietta College with your philanthropic donations, you help provide to students the tools needed to function effectively in a rapidly changing world.

Planned Giving  
Marietta College  
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