

Charitable Gift Annuities

A Charitable Gift Annuity

A charitable gift annuity provides a lifetime income, a charitable income tax deduction, an avoidance or reduction in capital gains tax, and a portion of the income received is tax-free. The outstanding annuity rate, coupled with the pride and pleasure of providing philanthropic support at Kansas State University, makes this instrument a popular gift arrangement.

How a Charitable Gift Annuity works

After transferring an asset to the KSU Foundation, your gift annuity is established. Under the terms of this agreement, a specific amount is returned to you and/or your spouse quarterly for the rest of your life. The income won't reduce your Social Security benefits.

The Charitable Gift Annuity generates a tax deduction, part of the income is tax-free, and the annuity rate is often higher than what's available from many conservative investments. It is also a good substitute for an IRA.

Advantages of a Charitable Gift Annuity

- Avoidance/reduction of capital gains tax
- Donor determines K-State area of support
- Combination of philanthropic support and guaranteed life income
- Charitable income tax deduction
- A portion of the income received is tax-free
- You may designate yourself and/or your spouse or another person to receive the income
- Excellent annuity rates
- Minimum amount to establish an annuity is \$25,000

Charitable Gift Annuity Rates

SINGLE LIFE		TWO-LIFE	
Age	Rate	Ages	Rate
65	4.8%	65/70	4.5%
70	5.3%	70/72	4.8%
75	6.0%	75/77	5.3%
80	7.0%	80/82	6.1%
85	8.1%	85/85	6.9%
90+	9.1%	90/90	8.6%

Figures cited are based on current rates at the time of printing and are subject to change.

The charitable gift annuity is not available in all states. Other gift arrangements may meet your needs.

For more information, contact the gift planning department at 785-775-2000 or giftoptions@ksufoundation.org, or visit k-statelegacy.org.