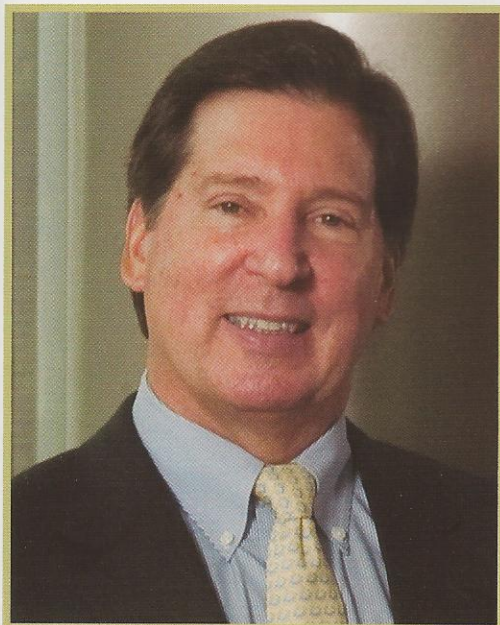


# Charitable Gift Annuity Allows Major Contribution



Fran and I selected education as an area that we would include in our charitable contributions years ago. With my long relationship here and our shared pride in the College, it was a given that our philanthropic efforts would include York College. The question was when to give beyond our annual contributions.

The charitable gift annuity made giving now very attractive. The tax advantages result in an effective interest rate that positioned a charitable gift annuity to be a logical addition to the fixed income portion of our portfolio. Once the decision was made, the Development Office made everything straightforward and easy.

We look forward to future opportunities to give back to an institution that has given so much to us.

Dr. David T. Polk  
Professor  
Department of Behavioral Sciences

## The York College Charitable Gift Annuity Rate Chart

Age	Rate	Deduction	Effective Rate	Taxability of Payments	
				Ordinary	Tax Free
65	5.50%	\$2,801.00	7.50%	\$188.10	\$361.90
70	5.80%	\$3,605.00	8.20%	\$178.06	\$401.94
75	6.40%	\$4,252.00	9.30%	\$176.64	\$463.36
80	7.20%	\$4,897.00	10.80%	\$177.12	\$542.88
85	8.10%	\$5,609.00	12.60%	\$164.43	\$645.57

Examples assume that the donor is taxed at a 28% ordinary income tax rate. Rates are effective as of July 2010, are subject to change, and are based on a \$10,000 single life charitable gift annuity.

## CHARITABLE GIFT ANNUITIES AT YORK COLLEGE

INCREASED  
INCOME ~  
LOWER RISK

### WHAT IS IT?

A charitable gift annuity (CGA) is a contract between you and York College. In exchange for your gift of cash, securities, or other assets, York College makes regular, fixed payments to you, you and your spouse, or someone else you name, for life. Current federal tax laws make the CGA a particularly attractive way to contribute.

### WHO SHOULD CONSIDER IT?

Contributors to York College who are 55 years of age and older should all consider the advantages of a gift annuity or deferred gift annuity when planning their contributions.

### WHAT ARE THE ADVANTAGES?

- **INCREASE INCOME:** The key advantage is that a charitable gift annuity provides you income every year, for the rest of your or a loved one's life. The payment rate is relatively high, and it is partly tax-free. Your effective rate thus may be very impressive.
- **SAVE TAXES:** You also receive a current income tax deduction.
- **DIVERSIFY:** A gift annuity will likely increase the income you currently receive from cash, stock, or mutual funds. Using appreciated securities lowers your exposure to equity markets and may reduce capital gains tax.

Charitable gift annuities are a conservative, direct way to make a significant gift to York College and our students. CGAs are simple, straightforward contracts that many friends of York College have used for decades. We hope you will consider this option as you plan your philanthropy!

### FOR MORE INFORMATION

and a confidential illustration on the rate you will receive, contact Mark Rank, Senior Director of Planned Giving. Phone: 717.815.1218 Email: [mrnk@ycp.edu](mailto:mrnk@ycp.edu)