



Make a gift to support the mission of the University of Valley Forge and receive income payments for life.

Through a charitable gift annuity, you can give cash, publicly traded stocks or mutual funds to provide meaningful support to the University of Valley Forge while ensuring reliable income payments for yourself throughout your lifetime.

Features of a Charitable Gift Annuity

- You may begin receiving payments immediately after the annuity is established, or you have the option to defer payments to a future date.
- You receive regular consistent payments, regardless of investment performance.
- After all named beneficiaries pass away, the designated custodian of the gift annuity will direct the remaining funds to your donor-advised fund, to provide ongoing annual support for the University of Valley Forge.

Benefits of Giving

- **Continuing Support of the University of Valley Forge Mission:** The remaining value of the gift annuity is directed to your donor-advised fund, which is managed to provide lasting support to the University after the named annuitant(s) have passed away.
- **Receive Lifetime Income:** Regular payments to named recipients can start immediately or at a future date, offering financial stability for life.
- **Potential Reduction in Income Taxes:** You may be eligible for an immediate charitable income tax deduction in the year that the gift annuity is established. If your gift includes appreciated securities held for more than one year, you may be able to bypass capital gains taxes on the appreciated value of the securities at the time the annuity is set up.
- **May Lower Estate Taxes:** By removing assets from your estate, you may reduce the size of your estate and potentially lower inheritance tax liability.

Example of a Charitable Gift Annuity

A widow, aged 76, decided to cash in a mature certificate of deposit (CD) to supplement her retirement income and support her church. She established an immediate gift annuity with \$25,000. Based on her age, the payout percentage was set at 6%, providing her with an annual income of \$1,500 for life. According to IRS rules, approximately \$1,165 of her annual income was exempt from Federal Income Tax, and she received a charitable income tax deduction of over \$11,200 in the same year. After her death, the remainder of her gift annuity was directed into a donor-advised fund, continuing to provide support for her church.

Further Information

If you are interested in finding out more about the advantages of making a charitable gift annuity you should speak to your family and your financial advisor. Many financial institutions offer this service, and you may use any reputable one you desire. The University of Valley Forge used the services of THRIVENT CHARITABLE IMPACT & INVESTING to assist some in establishing charitable gift annuities.



UNIVERSITY OF
VALLEY FORGE

OFFICE OF DEVELOPMENT
Charitable Gift Annuities

THRIVENT is also the current investment manager of the University's Endowment. While a charitable gift annuity does not require the use of a donor-advised fund, the University of Valley Forge does not offer charitable gift annuities on its own and recommends using an intermediary donor-advised fund in establishing a charitable gift annuity.

THRIVENT CHARITABLE IMPACT & INVESTING is a public charity that serves individual, organizations and the community through charitable planning, donor-advised funds and endowments.

The dollar amounts shown in the above donor story are estimates and attempt to reflect prevailing IRS rules and regulations. Any consideration or decision you may make should be done in conjunction with the advice of your financial adviser, estate planner, and/or tax preparer.