



OSU FOUNDATION | OFFICE OF GIFT PLANNING

CHARITABLE GIFT ANNUITY



CHARITABLE GIFT ANNUITY - You transfer your cash or appreciated property to our organization in exchange for our promise to pay you fixed income (*with rates based on your age*) for the rest of your life. Some of your income may be tax free.

Most of us are fortunate enough to really understand the saying, "It is better to give than to receive." We know the joy of being part of something bigger than self, to sacrifice for the benefit of others. This feeling and motivation is inherent in the spirit of philanthropy.

United States tax laws take this reality one step further. By encouraging charitable gifts, our laws embrace philanthropic planning strategies like the charitable gift annuity. These strategies can give you the opportunity to transform the future of Oklahoma State University.

IN GIVING, YOU RECEIVE

To create a charitable gift annuity, you transfer an asset to the OSU Foundation (on behalf of Oklahoma State University), which then agrees to make payments to you or another beneficiary, such as a spouse of loved one, over the course of his or her life.

This strategy provides the opportunity to advance OSU while taking the needs of your family into account through fixed payments, which means that your income will never change. Your rate is based on your age at the time you make the agreement with us. We follow the American Council on Gift Annuities recommended rates. Payments can also be deferred if you want them to begin later, such as at retirement.

what is a **CHARITABLE GIFT ANNUITY?**

A charitable gift annuity is an agreement between you and OSU Foundation. When you transfer your cash or appreciated property to us, we agree to pay you income for the rest of your life. Your payment will be fixed, and guaranteed, as the gift annuity is backed by the assets of the OSU Foundation. Your rate is based on your age at the time you make the agreement with us. The remainder can be directed to an existing fund or can create a new fund that relates to your passion.

YOUR IMPACT

“You don't have to be wealthy to make a gift. Just redirect some of your assets to create a charitable gift annuity. It's easy to do and the results are unbelievable.”

Marvin & Ina Mae Schlegel



Three Easy Steps:

- In a written agreement you give your asset to the OSU Foundation
- Payments are made to you in regular installments. You also receive a tax deduction.
- The remaining value of your gift goes to fund the area at OSU most important to you.

How My Gift Annuity Is Taxed?

A gift annuity produces ordinary income that will be taxed at your normal income tax rate.

However, if your gift is appreciated property, a portion of your income will be taxed at the lower capital gains tax rate. A portion of your income could even be tax-free if you make a gift of cash or appreciated property.

Contact Us

Would you like to see the benefits of creating a charitable gift annuity? Contact the Office of Gift Planning at the OSU Foundation to see a personal illustration outlining your potential income and tax benefits.

Learn more at OSUgiving.com/EstatePlanning

Connect with us:     



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uniting donor and university passions and priorities to achieve excellence