



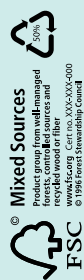
**“A charitable gift annuity is personally beneficial and allows me to give back,” says Joan Martinson May ’49. “I really treasure what Sarah Lawrence offers and want to see the College continue to thrive.”**

When you create a charitable gift annuity, you support future Sarah Lawrence students and receive fixed income for life. A gift annuity provides a host of financial benefits and is an attractive option to round out your retirement planning.

Joan created two charitable gift annuities with appreciated stock. She received two charitable tax deductions and reduced and deferred her capital gains tax. She received a 7% rate of return. These gift annuities helped her maximize her gift in a milestone Reunion year and honor her multi-faceted commitment to the College, which her niece Amy Lavine ’86 also attended and where Joan worked for a decade, establishing the Career Planning Office. The greatest benefit comes in knowing that she is passing along a Sarah Lawrence education to future generations.

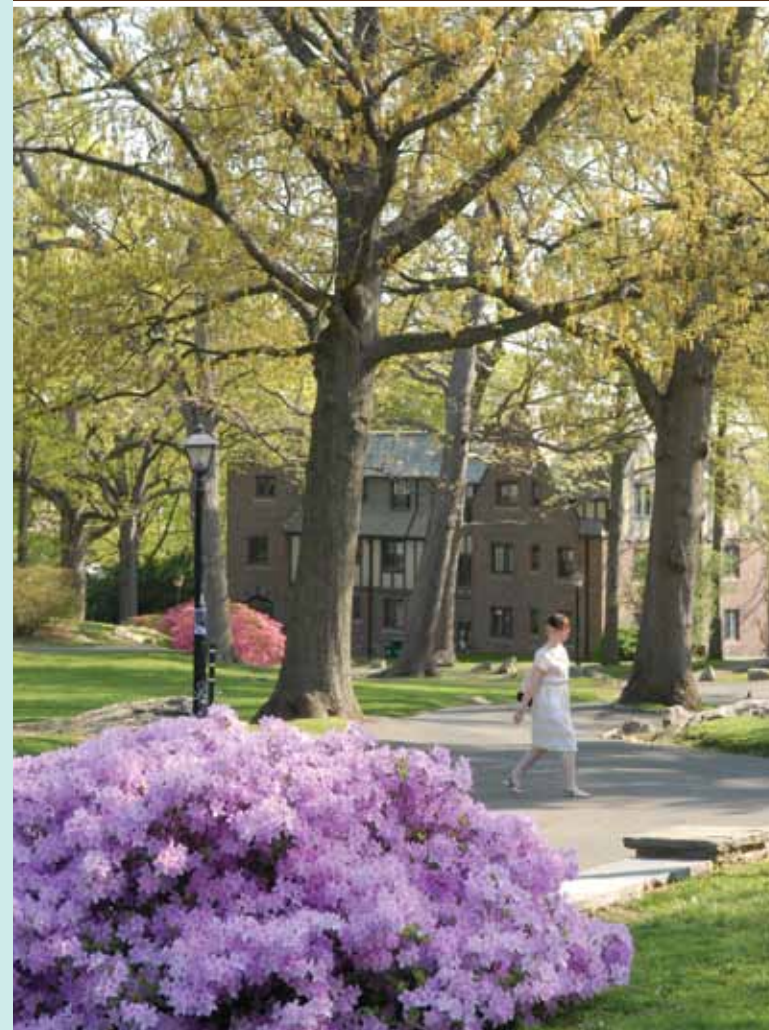
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Sarah Lawrence College | Gift Planning

# Charitable Gift Annuities



WILLIAM & SARAH LAWRENCE SOCIETY  
Your Distinctive Legacy



## Benefits for You, Benefits for the College

To create a charitable gift annuity, you make a gift of cash or appreciated securities to Sarah Lawrence. In turn, the College provides you and/or another beneficiary a fixed income for life. After your lifetime, the gift goes to the College to support faculty and students in the pursuit of teaching and learning.

The size of each income payment depends on your age, the amount of the initial gift, and the number of beneficiaries (see chart, right). Part of the payment will almost certainly be tax-free. In addition, you receive an immediate tax deduction when you make your gift.

Current payout rates for a charitable gift annuity range from 5% to 9.5%. The minimum gift is \$10,000 in cash or securities; immediate annuity recipients must be at least 60 years old.

## Additional Options and Benefits

There are many ways to create a charitable gift annuity that meets your financial needs while fulfilling your philanthropic goals. Some options include:

- You can choose to create a charitable gift annuity now, but **defer payments** for a number of years—when your age makes the rates far more attractive. With a deferred gift annuity, you get the added benefit of a tax deduction in the year you make the gift.
- A popular option is to create a gift annuity with **appreciated securities**. This allows you to reduce and defer capital gains taxes, while increasing the size of the gift you are able to make to Sarah Lawrence.

*Note:* Gift annuities are not available in all states. Please contact the Office of Gift Planning to learn whether this option is available where you live.

**To make a gift in honor, celebration, or memory of a special person or milestone event, please call (914) 395-2543.**

## Sample Rates of Return

The following are sample rates of return that donors can earn from charitable gift annuities.

RATES AND BENEFITS OF A ONE-LIFE CHARITABLE GIFT ANNUITY CREATED WITH \$10,000

AGE	RATE	ANNUAL INCOME	INCOME TAX DEDUCTION
60	5%	\$500	\$2,151
65	5.3%	\$530	\$2,843
70	5.7%	\$570	\$3,543
75	6.3%	\$630	\$4,169
80	7.1%	\$710	\$4,818
85	8.1%	\$810	\$5,486
90	9.5%	\$950	\$6,082

RATES IF PAYMENTS ARE DEFERRED FOR A NUMBER OF YEARS

AGE	DEFERRED TO AGE	RATE	ANNUAL INCOME	INCOME TAX DEDUCTION
55	60	6.1%	\$610	\$1,886
60	65	6.5%	\$650	\$2,752
65	70	6.9%	\$690	\$3,770

Based on 2.4% IRS Discount Rate

**For a personalized illustration of a charitable gift annuity, please contact the Office of Gift Planning.**

## The William & Sarah Lawrence Society

The William & Sarah Lawrence Society honors those who have chosen to support the mission and vision of the College by including Sarah Lawrence in their estate planning. Membership in the William & Sarah Lawrence Society is open to those who create a charitable gift annuity or other life-income gift, who inform the College of a confirmed bequest provision in their will or living trust, or who name the College as beneficiary of a life insurance policy, retirement plan, or retained life estate.

To set up a gift annuity, inquire about the William & Sarah Lawrence Society, or obtain more information on which planned giving options might be best for you, please contact:

Annetta Love '79  
 Director of Gift Planning  
 (914) 395-2543  
 alove@sarahlawrence.edu

**Make a planned gift.  
 Leave a legacy that changes lives.**

The Office of Gift Planning does not provide legal or tax advice. We recommend that you contact your legal, tax, or financial adviser before creating a planned gift.