

## INCREASE YOUR INCOME AND REDUCE YOUR TAXES WITH A HILLSDALE COLLEGE CHARITABLE GIFT ANNUITY

In exchange for your gift of cash or stock, a charitable gift annuity offers a fixed, guaranteed, partially tax free income stream for up to two individuals along with current income and capital gains tax savings.

Please compare the following payout rates to the returns you are receiving from your investments and other interest-bearing accounts:

### Sample one-life rates

(lower two-life rates are available)

AGE	ACTUAL PAYOUT RATE	EFFECTIVE PAYOUT RATE*
60	4.3%	6.55%
70	5.1%	8.29%
75	5.8%	9.72%
80	6.9%	11.86%
85	8.0%	14.31%
90+	9.0%	16.78%

*\* effective rate reflects the impact of the upfront income tax deduction and the tax-free component of the income stream and assumes 35% marginal tax rate and a 2.2% interest rate*

A gift annuity also provides important support to Hillsdale College and may be directed to any area of operations.

For more information, please contact our Gift and Estate Planning Office at:

**(800) 334-8904 | hillsdalelegacy.org**  
**estateplanning@hillsdale.edu**



**HILLSDALE COLLEGE**  
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