

Your Support is Critical

From its earliest days, Utica College has been driven by its values and guided by a strategic vision and an entrepreneurial spirit. With your support, we will build upon this rich legacy, well-positioning UC to thrive in an increasingly dynamic higher education marketplace and enabling us to continue fulfilling our founding mission for generations to come.

As you begin or revise your plans, we hope you will consider creating a legacy of inspiring tomorrow's leaders through Utica College. A charitable gift annuity allows you to accomplish multiple financial goals, but just as important, it makes our shared mission part of your life story.

Imagine empowering students to achieve their career and life goals — all while receiving fixed payments for life. Imagine the peace of mind that comes with such an arrangement.

Together with supporters like you, we can make a world of difference for UC learners.

Please contact us if you would like to make a difference by investing in a charitable gift annuity or making a different type of contribution. We can guide you on many different types of gifts and help you find one that best matches your needs and philanthropic goals.

I'M HERE TO HELP



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This information is not intended as legal, accounting or other professional advice. For assistance in charitable planning, consult an attorney for legal advice or obtain the services of another qualified professional.

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UTICA
COLLEGE



Gifts That Pay You Income

A GUIDE TO CHARITABLE GIFT ANNUITIES

You can receive income for life while providing life-changing learning experiences

A charitable gift annuity is an easy way to make a generous gift to Utica College and receive an attractive income for life.

Benefits include:

- Very attractive payout
- The income stream can be received annually, quarterly or monthly
- A portion of the income will be tax-free
- Immediate charitable income tax deduction for a portion of your gift
- Your gift passes to Utica College outside of the estate process

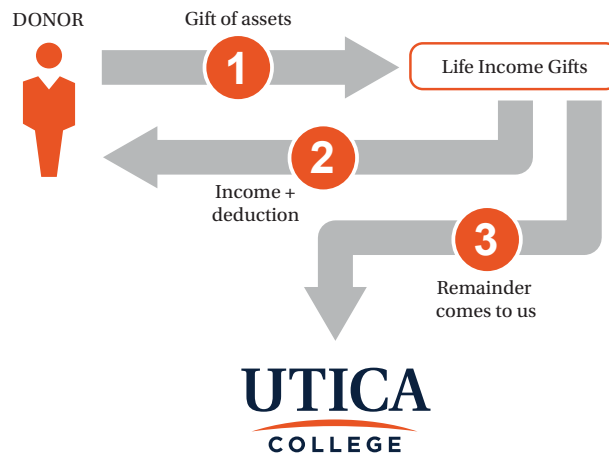


Deferred Charitable Gift Annuities

A deferred charitable gift annuity is basically the same as a charitable gift annuity except you choose to defer the first annuity payment, rather than having your payments begin immediately.

When you create a deferred charitable gift annuity, you receive an immediate charitable income tax deduction if you itemize on your tax return. If you fund the annuity with long-term, appreciated securities, the capital gains will be taxed at a reduced rate over your lifetime.

A portion of your payment from Utica College will be treated as tax-free income for a period of time.



How Gift Annuities Work

If you wish to make a significant gift to support Utica College's efforts while receiving steady income for life, consider a charitable gift annuity or deferred charitable gift annuity. Here's how:

- 1 You make an irrevocable donation of cash or stock to Utica College.
- 2 In return, Utica College agrees to make fixed lifetime payments for one or two person(s), age 70 or older.
- 3 You may choose monthly, quarterly, semi-annual or annual payments.
- 4 Payments are based on rates recommended by the American Council on Gift Annuities.
- 5 You may choose to begin receiving payments immediately if you are at least 70 years old, or defer them and receive a higher rate. To qualify for a deferred annuity, you must be at least 65 years of age.
- 6 A portion of your initial gift may qualify for an immediate charitable income tax deduction, and a portion of your payments may be treated as tax free income.
- 7 Enjoy the satisfaction of making a gift that pays you or a loved one fixed income for life, while giving UC students valuable exposure to different perspectives and ideas in positive ways.