



TOGETHER FOR SOU

CHARITABLE GIFT ANNUITY

For nearly 150 years, Southern Oregon University has distinguished itself as essential to the economic, social, and cultural well-being of Southern Oregon. Nestled in the foothills of Ashland, SOU is a place where students study in small classes, faculty members use the region's diverse ecosystems to conduct research, and where academic programs meet the regional, national, and global needs of the future.

Join us and invest in the future of Southern Oregon University. A charitable gift annuity is just one way to support SOU with a gift that gives you dependable income in your retirement years—and gives you the satisfaction of creating a lasting and personal legacy at Southern Oregon University.

CHARITABLE GIFT ANNUITY

WHAT IS A CHARITABLE GIFT ANNUITY?

A charitable gift annuity is a simple contract between you and the Southern Oregon University Foundation. In exchange for your gift of cash or securities, the Foundation agrees to pay a fixed amount of money to one or two individuals, for their lifetime. The payment rate is determined by the recipient's age, based on the recommendation of the American Council of Gift Annuities.

A charitable gift annuity matures upon your death(s). Any remaining funds are used to support Southern Oregon University. The minimum amount to establish an annuity is \$10,000, for ages 65 and older.

Example—based on 2 individuals, ages 72 and 75

You irrevocably transfer \$10,000 in cash to Southern Oregon University Foundation in exchange for an annual \$490 annuity payment.

RATE FOR ONE PERSON

Your age	Rate
65	4.7%
75	5.8%
85	8.0%

RATE FOR TWO PEOPLE

Person 1 age	Person 2 age	Rate
65	71	4.4%
75	80	5.3%
85	87	7.2%

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BENEFITS OF A CHARITABLE GIFT ANNUITY

- You qualify for an immediate charitable income tax deduction, and you may take unused deductions for a period of five years.
- A portion of your payment is tax-free.
- You have the option to start your payments immediately or at a later date. Deferring payments increases the payment rate.
- If you fund the annuity with appreciated securities, you may reduce capital gains tax.
- Your estate may enjoy reduced probate costs and estate taxes.
- You will become a member of the Julius Churchill Society, named in honor of the university's first president. Donors in this special group receive exclusive invitations to events and other activities.
- You will create a legacy at Southern Oregon University.

For more information

Please contact the Office of Development at Southern Oregon University to discuss further your charitable intent. We can provide a personalized document to share with your attorney. Communication with the staff is always confidential and never infers an obligation.

Contact your professional advisor for advice on whether this gift plan is right for you.



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