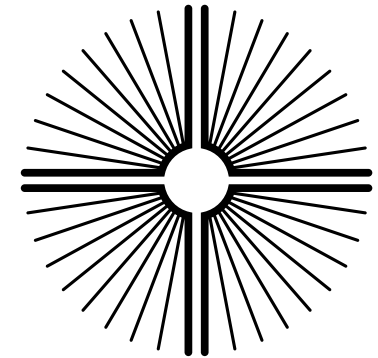


HOW TO ESTABLISH A CHARITABLE GIFT ANNUITY

The California community college foundation of your choice will be able to provide you with information specific to your gift including current rates, payments, fees and structure.

\$10,000 minimum per charitable gift annuity.



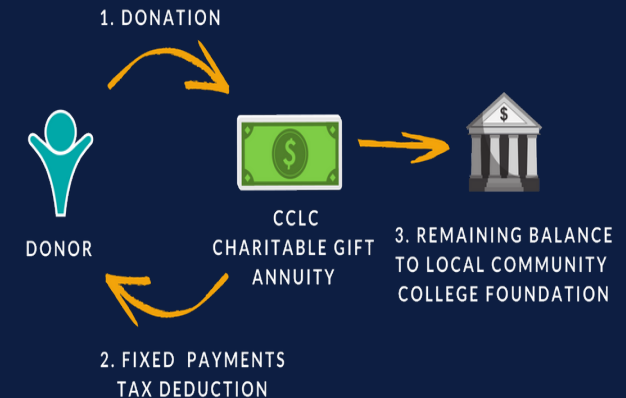
Charitable Gift Annuities



COMMUNITY COLLEGE LEAGUE OF CALIFORNIA CHARITABLE GIFT ANNUITIES

The Community College League of California administers this program, and US Bank serves as the Trustee. The League program has served California's Community Colleges and their foundations for almost 20 years.

BENEFIT YOU AND YOUR COMMUNITY COLLEGE



Community College League of California
2017 O Street, Sacramento, CA 95811
(916) 444-8641 | www.ccleague.org

A program by the Community College League of California

INCOME FOR LIFE FOR YOU THAT BENEFITS CALIFORNIA'S COMMUNITY COLLEGE STUDENTS

A charitable gift annuity is an extraordinary way to make a gift, provide lifetime income and take a charitable deduction. A charitable gift annuity is a contract in which you exchange a gift of cash or securities for a fixed income for the rest of your life (or the lives of two people) with the residual remaining for the community college of your choice.

- Income for Life – received quarterly, semi-annual, annual or deferred payments for the rest of your life
- Tax Deduction – a large part of your gift is a charitable deduction
- Tax-Free Payout – a large part of your annual payment is a tax-free return of your principal

BENEFITS OF A CHARITABLE GIFT ANNUITY OF \$10,000

Age	Annuity Rate	Annual Annuity Payment	Tax Free Portion	Charitable Deduction
60	4.3%	\$430	\$301.00	\$2,750.84
65	4.7%	\$470	\$340.28	\$3,231.29
70	5.1%	\$510	\$383.52	\$3,900.86
75	5.8%	\$580	\$449.50	\$4,426.20
80	6.9%	\$690	\$549.93	\$4,833.21
85	8%	\$800	\$666.40	\$5,468.96
90	9%	\$900	\$766.80	\$6,242.95

**Rates effective 1/2020 and may change annually, and there may be small fluctuations in charitable deduction and tax-free portion based on the month of the donation. Please always consult with your personal tax advisor for your specific situation.

WAYS TO ESTABLISH A CHARITABLE GIFT ANNUITY

Gifts of Certificates of Deposit

Do you have CDs that are nearing maturity? Consider converting CDs into a Charitable Gift Annuity, receive an annual income (a portion of which will be tax free), an income tax charitable deduction and the satisfaction of knowing that the residual will go to support the community college of your choice.

Gifts of Stock or Securities

A gift annuity funded by securities may hold special advantages. If you gave \$10,000 worth of stock in which you have a \$3,500 long-term capital gain, you may be able to avoid some of the tax should you donate the security rather than selling and donating the cash. Please consult your tax advisor for more information.

Transfers from an IRA or Roth IRA may also be an option; please consult your tax advisor.