



FOR THE
GREATER GREAT
—
THE VILLANOVA CAMPAIGN TO
IGNITE CHANGE

PLANNED GIVING
CHARITABLE GIFT ANNUITIES



HOW WILL YOU CREATE YOUR LEGACY AT VILLANOVA?

It may be easier than you think.

CHARITABLE GIFT ANNUITY

If you desire to make a gift to Villanova University but are also in a position where you need to provide income for your retirement, then a charitable gift annuity may be the right gift vehicle for you. A charitable gift annuity is a simple contract between you and Villanova that offers a way to provide income during your retirement years while also offering some tax advantages now. Villanova promises to pay a fixed amount each year to you and/or a beneficiary of your choosing in exchange for your gift of cash, securities or other property.

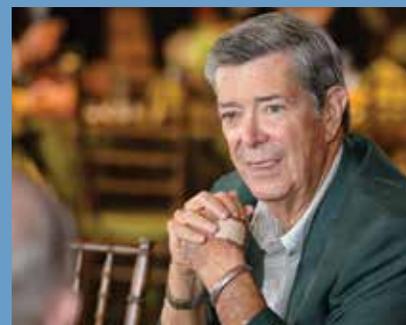
The payout rate is determined by the number and age of the recipients and the current rates of return as publicized by the American Council on Gift Annuities. It is important to note that once these rates are determined, the payout rates are not subject to market conditions and will never fluctuate.

Benefits of a Charitable Gift Annuity

- Satisfaction of knowing your gift will help generations of future Villanovans
- Guaranteed income, regardless of market conditions
- Federal income tax deduction
- Deferred capital gains tax on gifts of appreciated securities
- Savings on gift and estate taxes
- Membership in Villanova's 1842 Heritage Society

GUIDELINES FOR CHARITABLE GIFT ANNUITIES

- Minimum amount to fund a gift annuity with Villanova is \$10,000
- You can fund as many separate gift annuities as you would like
- The minimum age to fund a deferred or flexible gift annuity is 40
- An annuity can be funded with cash, securities, or other property
- You determine the annuitant or annuitants who receive the payments
- Payments can be received starting at age 65 or older



“The return on the annuity is better than the rates with money market funds. And as a bonus, it’s a gift to the school. It’s a good investment strategy.”

– Joseph D. Freney '64 VSB
Member, 1842 Heritage Society



The 1842 Heritage Society honors individuals who pledge to support the University through estate gifts, life-income gifts or the transfer of assets. Members enjoy special recognition events and communications from the University President.



TWO OTHER TYPES OF CHARITABLE GIFT ANNUITIES

There are two other types of charitable gift annuities that may meet your needs more effectively. There is the **Deferred Gift Annuity** and the **Flexible Gift Annuity**.

- The Deferred Gift Annuity allows you to set a predetermined age at which you would like to begin receiving your payments.
- The Flexible Gift Annuity works much in the same way as the Deferred Gift Annuity with the added benefit of setting a range of dates in the future in which you and/or your named income beneficiaries can begin to receive income payments. The longer the deferral period, the greater the amount of fixed income Villanova can agree to pay.

In the case of either a Deferred or Flexible Gift Annuity, because you are making a gift now, you will have a higher rate of return and be able to take a larger income tax deduction immediately. These can be a wonderful retirement planning tool, especially if you are young. Villanova sets the minimum age to fund a deferred or flexible gift annuity at 40 years old.

Whether you are starting a regular charitable gift annuity, a deferred gift annuity or a flexible gift annuity, you have the satisfaction of knowing that Villanova will receive the balance remaining in the annuity after the lifetime of the income beneficiaries. This amount will then be used by the University in a manner that you can specifically designate.

A Deferred or Flexible Gift Annuity Might be Right for You If:

- You are in high earnings years, looking for both income tax savings now and an additional source of guaranteed income when you retire
- You want to set up an additional stream of retirement income for your spouse, who may not have a defined company pension or retirement account
- You want to maximize the payments you receive from your planned gift — and you want to lower your income tax on those payments
- You want the security of payments that won't fluctuate during your lifetime



“The charitable gift annuity provides several benefits, including a tax deductible charitable contribution; reduction of capital gains taxes (as we used appreciated stock to fund the gift); an income stream for life, part of which is tax-free; and estate tax benefits. Our hope is that this gift will continue the legacy of Villanova and assist the College of Engineering as it strives to achieve its mission.”

– Nicholas '65 COE and Roselynn Calio
Members, 1842 Heritage Society

CONTACT

The Office of Planned Giving is happy to help you explore your charitable gift annuity options and help you determine which one works best to meet your financial planning needs and philanthropic goals at Villanova.

www.villanova.edu/plannedgiving

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Those considering a planned gift should consult their own legal and tax advisors. The staff of the Office of Planned Giving welcomes the opportunity to speak and work with your advisors.

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Villanova's Legal Name:
Villanova University in
The State of Pennsylvania

Villanova's Federal Tax ID#:
23-1352688

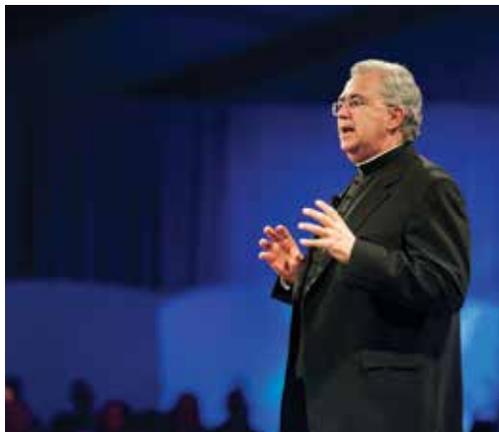


VILLANOVA
UNIVERSITY

SAMPLE CHARITABLE GIFT ANNUITY

SAMPLE \$10,000 CHARITABLE GIFT ANNUITY				
Age at Funding	40	50	60	70
Rate of Return	10.4%	7.5%	5.5%	5.1%
Annual Income	\$1,040	\$750	\$550	\$510
Tax Deduction	\$3,210	\$3,605	\$3,649	\$4,099

Rate suggested by American Council on Gift Annuities. Sample using IRS discount rate of 2.4%, with annuity payments starting at age 65 for a single person.



Rev. Peter M. Donohue, OSA, University President

FOR THE GREATER GREAT

THE VILLANOVA CAMPAIGN TO

IGNITE CHANGE

In October 2013, Villanova University embarked on a historic comprehensive capital campaign to raise \$600 million that will expand the University's national reputation and ensure that Villanova offers a premier academic and learning environment for decades to come.

Planned gifts comprise a significant portion of funds raised for the campaign, and they are essential to fulfilling our campaign goals. Your intended bequests can directly contribute to the greater great—leaving a legacy for future generations.

More information about The Villanova Campaign to Ignite Change can be found at www.forthegreatergreat.com.

LET US THANK YOU

If you have included Villanova in your estate plans, please let someone in our Office of Planned Giving know. We would like to thank you for your generosity and faithfulness. We would also like to ensure that the purpose of your gift is clearly understood by the University and we would like to welcome you as a member of the 1842 Heritage Society.

