



UNIVERSITY OF
SAN FRANCISCO

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& SUBSTANTIAL TAX SAVINGS

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INSIDE *This Issue*: Receive Income For Life
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Dolores Staudenraus '54 — battlefield nurse, Navy captain, grateful alumna.

During her retirement, Dolores created a charitable gift annuity that provided her with reliable, steady income. Now her gift provides scholarship resources for graduate nursing students interning at La Clinica De La Raza, a community health clinic in Oakland.



Pictured above: Dolores Staudenraus '54

Starting with a simple gesture many years ago, Dolores' legacy lives on through the gift she made to support talented nursing students.

A celebrated battlefield nurse and public health director, Dolores Staudenraus retained a lasting connection to the university, which prepared her to care for critically injured soldiers during the Vietnam War and for a career as a recruiting officer for the U.S. Navy nurse corps. She retired from the Navy after attaining the rank of captain and then worked as a director for the U.S. Public Health Service.

Starting with the charitable gift annuity she created many years ago, Dolores Staudenraus' legacy lives on in the lives of the USF nursing students her gift supports today. La Clinica offers nursing students the unique opportunity to work one-on-one with patients in a primary care setting.

“Being part of the cohort of USF nursing students at La Clinica de la Raza has been an amazing experience,” said one student. “We get to know our patients better and connect with them on a deeper level. Working at La Clinica opened my eyes to the pressing need for high quality nursing education in primary care settings. My experiences at La Clinica will forever influence the way I practice as a nurse, and how I view healthcare in the US as a whole.” CNL Student

INSIDE: Creating a legacy that provides dependable income during retirement.



A GIFT FOR USE AND DEPENDABLE INCOME FOR YOU

The USF charitable gift annuity is a meaningful way to increase your income during retirement and transform the lives of USF students. A gift annuity provides you with secure fixed income for life while later affording students opportunities that align with your values. You can create a gift annuity that provides you immediate income or you can create a flexible gift annuity and elect to receive payments in the future.

RECEIVE IMMEDIATE INCOME

Receive dependable cash-flow for life, regardless of fluctuations in the market.

The USF charitable gift annuity offers attractive payout rates compared to yields from CDs, stock, or mutual funds.

In exchange for your gift, you will receive reliable lifetime payments and an immediate charitable income tax deduction. If you create your gift annuity with cash, a portion of your payments will also be tax free.

FIND YOUR RATE

Current Rates (for immediate payments)

Age	One Person	Two People
65	5.1%	4.5%
75	6.2%	5.5%
85	8.3%	7.3%
90+	9.5%	9.1%

Discover the benefits of a gift that pays you back.

- Receive dependable, cash-flow for life, regardless of fluctuations in the market.
- In many cases, receive payments that are substantially greater than interest from CDs or stock dividends.
- Receive an immediate income tax deduction for a portion of your gift.
- A portion of your annuity payment will be tax-free.
- And most of all, you'll feel a tremendous sense of satisfaction knowing that you're supporting Jesuit higher education at USF in the years to come.

RECEIVE INCOME IN THE FUTURE

Have you maxed out on the amount you can contribute to your 401(k)?

A USF flexible gift annuity is designed for people who are in their peak earning years, looking for both income tax savings now and additional income when they retire.

- Deferring payments permits a higher payout rate and a larger charitable deduction.
- You control when payments begin, such as upon retirement.
- The longer you elect to defer, the higher your payment will be.

CASE STUDY

Augmenting her retirement savings and locking in a charitable deduction for 2018.

Tamara Jones is a successful 55-year-old USF alumna working at Google. She is well-compensated and saves the maximum amount allowed in her 401(k) plan each year. Her financial goals are to augment her retirement savings and to create a charitable deduction to offset a large bonus she received in 2018.

After reviewing a gift proposal with her financial advisor, Tamara decides to give **\$100,000 in long-term appreciated stock to USF to create a Flexible Gift Annuity**. Under this plan Tamara avoids a capital gain tax on the sale of her stock, and she qualifies for a **charitable deduction of \$43,812, providing her with tax relief in 2018**.

In future years, Tamara can select when she wants to start taking lifetime payments from her Flexible Gift Annuity. If her payments begin at age 65 she will receive \$6,400 each year. If she starts her payments at age 70, she will receive \$8,200. The longer Tamara defers starting her lifetime payments, the greater her annuity rate will be.

At the conclusion of Tamara's gift, the remaining funds will be used by USF for the purpose Tamara specified when she created her Flexible Gift Annuity.

REQUEST A COMPLIMENTARY ILLUSTRATION

When you make a life income gift to USF, you provide support that is essential to our ability to attract the best and brightest students and faculty, develop academic programs, add student housing, and revitalize facilities. Contact us today at no obligation or complete and return the attached card. THANK YOU!

John Calaway, Interim Director, Gift Planning
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YES! I'd like a confidential and complimentary illustration.

Name(s)

Age/date of birth

Age/date of birth

I am considering a gift in the amount of: _____
(must be \$10,000 or greater)

Email Address

Telephone Number

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Additional information:

- Please send me a complimentary Guide to Giving.
- I've already included USF in my estate plans.
- I'm interested in receiving income from a gift of real estate.

I'm interested in supporting:

- Providing opportunities for students to receive a transformational education.
- Recruiting and retaining distinguished faculty.
- A specific school, program, or athletics: _____

To mail to the University of San Francisco:
Detach along perforation, fold in half, and tape shut.