

Secure a lifetime of income
and support Colby College with
a charitable gift annuity



A charitable gift annuity can help you:

- Create a future gift for Colby College
- Secure a fixed income for life for yourself or a loved one
- Turn appreciated assets into retirement income
- Enjoy tax savings and some tax-free income

Discover the gift that lets you plan a bright tomorrow for yourself and future students of Colby College.

“Establishing charitable gift annuities with Colby has provided me with funds to create additional charitable gift annuities, as well as assuring me of a secure income stream in retirement. Future Colby students will be the ultimate beneficiaries when they attend Colby and benefit from its top rated education and life experiences.” **Dr. Louise Forsleff '56, Colby Legacy Society member**

When you create a charitable gift annuity, you join hundreds of Colby alumni and friends who are preparing a wonderful future for themselves and the College. Here's how it works:

In exchange for your irrevocable gift of \$10,000 or more, Colby pays one or two people (usually you, the donor) a fixed annual amount for life based on the ages(s) of the recipients. When your gift annuity ends, the remaining principal passes to Colby.

Choose the annuity payment option that fits your needs

You may select payments that begin immediately or defer payments for a higher rate. You can also make your gift now and decide later when you'd like payments to begin.

Many options for funding your gift annuity

Your gift annuity can be funded with cash, securities, or other property. Gift annuities can be an especially tax-savvy way to give appreciated, low-yielding assets. When you give appreciated assets, a portion of the capital gains tax is typically excused or spread over your lifetime.

Gift annuities help you look to the future—your own and Colby's.



Sample gift annuity rates (immediate payment)

Single Life (Age)	Rate	Two Life (Ages)	Rate
60	4.5%	60/60	4.0%
70	5.3%	70/70	4.8%
80	7.0%	80/80	5.9%
90	9.1%	90/90	8.6%

Annuitants must be at least 60 years of age at the start of income payments. Colby College uses the rates recommended by the American Council on Gift Annuities. To receive a gift proposal specific to your needs, please contact the Office of Gift Planning.



The Colby Legacy Society honors those who have arranged a planned gift for Colby College and helps connect them to the College with invitations to events and other opportunities. Anonymous members are welcomed.

We're here to help

The Office of Gift Planning is pleased to provide you and your advisors with information on making a charitable gift annuity and other planned gifts.

Contact us at **207-859-4370** or **giftplanning@colby.edu**, or visit **giftplanning.colby.edu**.

We look forward to hearing from you!

This information is provided for illustrative purposes only and should not be considered legal or financial advice. We encourage you to discuss these giving options with your own legal and financial advisors.

Today. Tomorrow. *Always.*

Colby |

**DARE
NORTH
WARD**