YOU CAN RECEIVE FIXED PAYMENTS FOR LIFE
A Charitable Gift Annuity Helps You and Lehigh Succeed

A charitable gift annuity is a practical strategy for safeguarding your retirement years. It is a unique gift arrangement that is easy to implement and offers you steady payments for life.

A gift annuity is set up with a simple contract between Lehigh University and you. You make a donation, and, in return, you receive fixed payments for life. After your lifetime, the remaining amount supports the university and its students.

Payment rates are the highest they have been in a decade—making a gift annuity a prudent choice for both supporting Lehigh and yourself.

Benefits For You
- Receive fixed payments for your lifetime and, if you choose, your spouse.
- Relieve yourself of investment worries or responsibilities.
- Obtain tax-favored payments that you cannot outlive. Part of your payments are income tax-free throughout your estimated life expectancy.
- Receive an income tax charitable deduction if you itemize.
- Reduce capital gains tax in most cases when using appreciated securities to fund your gift.
- Have the satisfaction of supporting Lehigh University.

Find Your Gift Annuity Rate

<table>
<thead>
<tr>
<th>One Life</th>
<th>Two Lives</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>Rate</td>
</tr>
<tr>
<td>60</td>
<td>4.9%</td>
</tr>
<tr>
<td>65</td>
<td>5.4%</td>
</tr>
<tr>
<td>70</td>
<td>5.9%</td>
</tr>
<tr>
<td>75</td>
<td>6.6%</td>
</tr>
<tr>
<td>80</td>
<td>7.6%</td>
</tr>
<tr>
<td>85</td>
<td>8.7%</td>
</tr>
<tr>
<td>90+</td>
<td>9.7%</td>
</tr>
</tbody>
</table>

These rates are subject to change. Please contact us for a personalized illustration.

We Can Help
We hope we have answered many of your questions, but we know that every situation is different. Please contact the Office of Planned Giving at intower@lehigh.edu or (610) 758-4749 with any other questions.

“It’s a win-win for everybody. When I found out about the charitable gift annuity program, I thought it was perfect for my situation.”
—Roy Crezow ‘61
Would you like to finish this year with a gift that maximizes your impact on our students and reduces your taxes? Consider these smart options below.

**Make an Immediate Difference**
When you support Lehigh by simply writing a check, you make great things happen, and if you itemize, you may qualify for an income tax deduction.

**Did you know?** Your envelope must be postmarked on or before December 31 for your donation to qualify this year.

**Use Appreciated Securities**
By donating appreciated securities that you have owned for longer than one year, you qualify for an income tax deduction and eliminate any tax on the appreciation.

**Did you know?** If the securities are electronically transferred, the gift date is the day the securities enter our account—not the date you ask your broker to make the transfer.

**Contribute to Your Donor Advised Fund (DAF)**
Add funds to an existing DAF or open a new one at a community foundation or sponsoring organization.

**Did you know?** You qualify for a tax deduction when you make a gift to your DAF. If you are ready to start making an impact with your DAF, consider recommending a grant (or recurring grants) to support Lehigh.

**Make a Gift From Your IRA**
If you are 70½ or older, you can give up to $100,000, which is the maximum allowed by law, from your IRA directly to Lehigh. You will not pay income taxes on the transfer. If you are required to take minimum distributions, your gift can satisfy all or part of your obligation. Read more on the following page.

**Did you know?** If you have check-writing features on your IRA, your check must clear your account by December 31.

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**A Gift to Help You Plan**
In our complimentary resource *6 Smart Strategies for Year-End Giving, you will discover*:

- What you can give.
- When you should give to get the most from your gift.
- What benefits you receive when supporting charitable institutions you care about at the end of the year.

Return the enclosed reply card to receive your copy today.
THREE GREAT WAYS TO GIVE FROM YOUR IRA

An IRA is an appealing way to save for retirement. However, you need to be aware that there are tax implications when you take your annual distributions ... and when you leave assets to your heirs. By making a gift to Lehigh from your IRA, you can eliminate tax obligations.

1 **Make Your Gift Today**
If you're 70½ or older, make a tax-free gift (up to $100,000 in 2023) to Lehigh.

**Benefits include:**
• Seeing the difference you are making today.
• Paying no income taxes on the gift. The transfer does not generate taxable income or a tax deduction.
• If you are required to take minimum distributions, your gift can satisfy all or part of your obligation.

2 **Magnify Your Impact After Your Lifetime**
Name Lehigh University as a beneficiary of your retirement account. This is a meaningful way to extend support from your IRA beyond your lifetime.

**Here’s how:**
• Contact your IRA administrator for a change-of-beneficiary form or download a form from your provider’s website.
• Name Lehigh University and the gift percentage on the form.
• Let us know about your plans so we can thank you.

3 **NEW OPTION: Create a Charitable Gift Annuity**
If you are 70½ or older, you may now use your IRA to create a gift that pays you. Get fixed, reliable payments for life by making a one-time election of up to $50,000 (without being taxed on the distribution). Because this option comes with special rules, we would be happy to discuss this gift with you.

Remembering Ferdinand Thun ’56

Ferdinand Thun ’56 was a philanthropist, outdoorsman and former engineer whose generosity impacted many generations of Lehigh students through scholarships and an endowed chair. Thun passed away July 30 at the age of 89.

Thun graduated from Lehigh in 1956 with a bachelor of science degree in metallurgical engineering and went on to earn an MBA from Harvard in 1960. He made significant contributions to Lehigh as director of planned giving in the Office of Development from 1973 to 1995. In addition to his many accomplishments during that time, he helped create The Tower Society.

Lorraine Wiedorn ’84G ’13P ’17P, assistant vice president of Planned Giving and Family Philanthropy at Lehigh, said Thun was instrumental in building the university’s planned giving program and was a mentor and friend to many on the Lehigh staff.
THE POWER OF CHARITABLE TRUSTS

To help ensure the future of Lehigh University, many alumni and friends create life income gifts such as charitable remainder trusts. With this arrangement, you give assets to the trust in return for income to yourself and/or your chosen beneficiaries for life or a term of years. Afterward, the trust’s balance supports our students and programming.

Review the chart below to see which of the two types of trusts is the best fit for you and your family.

<table>
<thead>
<tr>
<th>Gift Plan</th>
<th>Definition</th>
<th>Donor Profile</th>
<th>Benefits</th>
<th>Funding</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charitable Remainder Annuity Trust</td>
<td>A trust from which you receive fixed income for life or a term of years</td>
<td>Best for donors seeking to make a substantial gift and receive fixed income</td>
<td>Fixed income; income tax deduction; no up-front capital gains tax on transfer of assets; significant contribution to Lehigh</td>
<td>With cash or securities; with a gift of $100,000 or more</td>
</tr>
<tr>
<td>Charitable Remainder Unitrust</td>
<td>A trust from which you receive variable income for life or a term of years</td>
<td>Best for those seeking to make a substantial gift and additional income</td>
<td>Variable income; income tax deduction; no up-front capital gains tax on transfer of assets; allows additional contributions; significant contribution to Lehigh</td>
<td>With cash, securities or real estate; with a gift of $100,000 or more</td>
</tr>
</tbody>
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