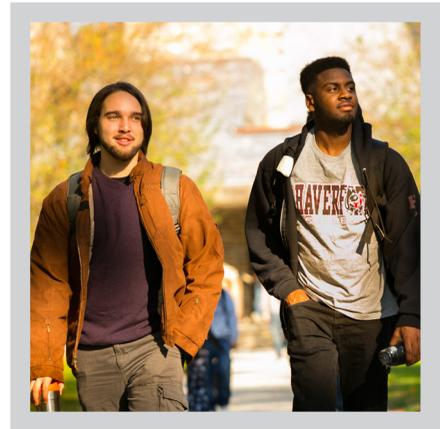
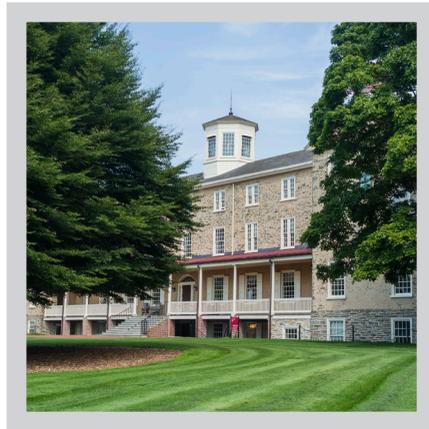
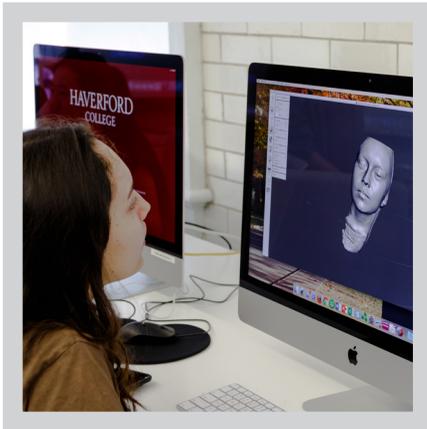

LIFETIME INCOME FOR YOU. LIFETIME OPPORTUNITY FOR THEM.

Support Haverford by establishing a charitable gift annuity or a charitable remainder trust and receive payments for life. You also gain personal satisfaction in knowing that you are supporting Haverford's mission now and well into the future. The benefits to you and your loved ones are tangible, as they are to the students and faculty who also treasure their ties to the Haverford community.



- You are eligible for an immediate federal income tax deduction in the year you make a gift
- You or a loved one will receive guaranteed income for life
- When you contribute appreciated assets, you will receive favorable capital gains treatment which may lower your tax obligation
- The full value of your gift counts toward class totals, including your 50th Reunion gift
- Your gift can be unrestricted or directed to a purpose you choose, like scholarships or to an endowed fund
- You will help make the life-changing experience of a Haverford education possible for future generations of students
- More information and gift calculators are available at haverford.mylegacygift.org.

Management of Life Income Plans

State Street Bank and Trust Company serves as trustee for Haverford's life income plans, providing professional management services, including the investment of the assets, the preparation of the quarterly income payments, and the submission of necessary tax reporting information. Haverford collaborates closely with a dedicated team at State Street Bank.

HONOR THE PAST. ENRICH THE PRESENT. ENSURE THE FUTURE.

Haverford offers a variety of charitable gift plans designed to help you meet your financial goals and achieve your philanthropic aspirations.

You can establish a plan to provide retirement income for yourself or another person. Upon the passing of the last beneficiary, the remainder value is directed to Haverford. Planned gifts like these are recognized by membership in Haverford's Jacob P. Jones Society.

Charitable Gift Annuities

A Charitable Gift Annuity (CGA) is a contract between you and Haverford College. Haverford promises to make fixed (partially tax-free) annual payments for life to one or two beneficiaries in exchange for a gift of cash or securities. You receive an immediate tax deduction. The payments are issued quarterly. The rate of return is determined by your age, the date of the gift, and the date that you begin payments. Gifts to fund annuities begin at \$25,000.

Deferred Gift Annuities

A Deferred Gift Annuity (DGA) functions just like a CGA except that you postpone acceptance of payments until a future specified date. In exchange, the income beneficiary receives a higher rate of return, and the donor receives a larger current tax deduction. Deferred annuities are often used to supplement retirement income. Annuities start at \$25,000.

Charitable Remainder Trusts

Charitable remainder trusts, whether a Charitable Remainder Unitrust (CRUT) or a Charitable Remainder Annuity Trust (CRAT) offer a flexible way to combine a lifetime income stream with a future gift to Haverford. Like a CGA, you're eligible for an immediate income tax deduction, your gift is invested, and the remaining funds come to Haverford after the deaths of the beneficiaries. Unlike a CGA, your trust is revalued annually. Your beneficiary payments may be fixed for the duration of the trust (CRAT), or they may vary, usually moving upward with the appreciation of the trust (CRUT). Each trust is a separately managed and invested portfolio. Trusts begin at \$100,000.

To learn more about the power of a life income gift for you and for Haverford, please contact:

Olga Briker, Director of Gift Planning, Haverford College, 370 Lancaster Avenue, Haverford, PA 19041-1392
obriker@haverford.edu (610) 795-6079 haverford.edu/plannedgiving

Haverford recommends that you consult your financial adviser and/or attorney for accounting and legal advice based on your unique circumstances.