



Readjust Your Portfolio...

Here's a Tax-Wise Option

As you review your personal financial plan, you may find that a **Cal Poly Foundation Charitable Gift Annuity** can be helpful to you if you are age 60 or older. Here's one way you can modify your plan and make a significant gift to the university:

If you are age 72 and create a \$10,000 gift annuity with cash, you will receive the following benefits:

Rate of Return **7.7%**

Guaranteed annual income for life **\$770**

Tax-free portion \$405

Taxable portion \$365

(for the first 14.5 years; then the entire amount becomes taxable income)

Immediate federal income tax deduction **\$4,131***

Effective payout rate **9.52%**

(first 14.5 years at the 31.0% federal tax bracket)

You may also fund a gift annuity with appreciated securities.

NOTE: These calculations were prepared on Nov. 16, 1998.

Sample Rates of Return

SINGLE LIFE

Age	Rate
60	6.7%
62	6.8%
64	6.9%
66	7.1%
68	7.3%
70	7.5%
72	7.7%
74	8.0%
76	8.3%
78	8.7%
80	9.2%
82	9.6%
84	10.2%
86	10.8%
88	11.4%
90	12.0%

TWO LIFE

Age	Rate
60 & 60	6.4%
60 & 65	6.4%
65 & 65	6.6%
65 & 70	6.7%
70 & 70	6.8%
70 & 75	7.0%
75 & 75	7.3%
75 & 80	7.5%
80 & 80	8.0%
80 & 85	8.4%
85 & 85	9.0%

A Cal Poly Foundation Charitable Gift Annuity qualifies you for membership in the Cal Poly Legacy Club.

Cal Poly Legacy Club

Recognizing the importance of planned gifts.

To request a personalized example, please call 805/756-7125.

Advice from your tax or legal adviser should be sought when considering these types of gifts.

*Amount of charitable deduction may vary slightly.



An engineering senior guides his prize-winning paraglider along the silver surf of the Central Coast (see story pages 3-5). (Photo courtesy Zach Hoisington)

CAL POLY

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Change Service Requested

Parents Please Note: If your son or daughter is no longer at this address, please send his or her current one to the address above.

