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
- Tax-free portion $770
- Taxable portion $405
(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.

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)

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.