A Win-Win Way to Help Others

The Ohio State University laid a strong foundation for Dr. Anthony (Tony) Melaragno’s career as a physician. “I loved my time at Ohio State, both during my undergraduate years and my time at the College of Medicine,” says Tony. “The educational and research opportunities prepared me for an exciting and successful career in the U.S. Navy and later in the private sector.”

During his time at Ohio State, Tony often relied on loans and scholarships to continue his medical career pursuits. He has shown his appreciation for his Ohio State education by donating to several different programs and projects over the years. His primary focus has been on supporting student scholarships.

When his son was attending Ohio State’s College of Medicine, Tony met several other students who were piling up hundreds of thousands of dollars in debt for their education. Many of these students were choosing their specialties based on how it would help them repay their loans instead of what they enjoyed most.

“Each student should be able to pursue a career they love without worrying about costs,” says Tony. “It is important for me to do my part to help future medical students pursue their dreams.”

Tony decided to donate to the Class of 1973 (4 Year Program) scholarship fund through a charitable gift annuity. This type of gift is a great way to make a gift to Ohio State while receiving the security of fixed lifetime payments and tax benefits.

“By donating through a charitable gift annuity, I can designate the funds directly toward scholarships, receive tax benefits and secure a steady stream of income until my wife and I pass,” he says. “It feels like a win-win situation.”

With Tony’s help, the Class of 1973 (4 Year Program) scholarship fund continues to grow and is one of the largest in the College of Medicine. The thank-you letters he receives from scholarship recipients clearly demonstrate the strong impact that scholarships have on students every year.
CGA Rates Have Gone Up Again!

The news keeps getting better for the gift that pays you: a charitable gift annuity (CGA).

For the second time in just six months, payout rates have increased. They are currently higher than they have been in more than a decade, making now a great time to consider this gift that benefits you and Ohio State.

This amazing gift provides you with stable, regular income—regardless of the economy. After your lifetime, the remaining amount becomes part of your legacy at Ohio State, allowing us to thrive far into the future.

HOW IT WORKS
With a CGA, you make a donation using cash, long-term appreciated marketable securities, or other assets, and we, in turn, pay you a fixed amount for life. You will receive reliable, predictable payments for your lifetime (and the lifetime of a loved one, if you choose).

NEW OPTION FOR YOU! If you are 70½ or older, you can now make a one-time election for a qualified charitable distribution of up to $50,000 (without being taxed) from your IRA to fund a CGA. Some limitations apply, so contact the Office of Estate and Gift Planning at 614-292-2183 or giftplan@osu.edu for more details and a personalized sample at no obligation.

FOR EXAMPLE
Barbara, 72, transfers $25,000 in exchange for a CGA. With the old rates: Barbara received annual payments of $1,375, a rate of 5.5%.

With the new rates: Barbara receives annual payments of $1,550, a rate of 6.2%. This is a payout rate increase of approximately 0.7%.
**ONE LIFE**

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**TWO LIVES**

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Rates are subject to change. Please contact us for a personalized illustration. If you reside in New York, please contact us directly as your rates may vary slightly.

**ADDITIONAL BENEFITS**

With this gift, you will also enjoy:

- A partial income tax charitable deduction for your gift when you itemize.
- Part of each payment being income tax-free throughout your estimated life expectancy.

**REQUEST YOUR PERSONALIZED EXAMPLE**

We would be happy to send you a free, no-obligation calculation showing you the increased benefits you can receive from a CGA. Your personalized calculation will include your potential income tax charitable deduction and our annual payments to you for life.

**TIP: Consider Giving Appreciated Assets**

Funding a CGA with appreciated assets, such as long-term appreciated marketable securities, will not only provide you with reliable payments for life and allow you to support Ohio State, but it can offer financial benefits. You will receive a federal income tax charitable deduction (when you itemize) in the year the gift is made and eliminate part of the capital gains tax you would have paid if selling the securities.

California residents: Annuities are subject to regulation by the State of California. Payments under such agreements, however, are not protected or otherwise guaranteed by any government agency or the California Life and Health Insurance Guarantee Association. Oklahoma residents: A charitable gift annuity is not regulated by the Oklahoma Insurance Department and is not protected by a guaranty association affiliated with the Oklahoma Insurance Department. South Dakota residents: Charitable gift annuities are not regulated by and are not under the jurisdiction of the South Dakota Division of Insurance.

**MAKE A GIFT AND REAP THE BENEFITS**

Through a charitable gift annuity, you will support Ohio State, receive fixed payments for life and obtain a sizable income tax deduction—all without having to deal with investment worries or responsibilities. To learn more, send for our FREE guide *Feel Secure in Your Retirement Years* by returning the enclosed reply card or scanning the QR code below!
When You Give, You Also Receive

Have you ever thought about how you feel when you help someone in need? It feels good, even when it is a little thing like giving to someone’s online fundraiser.

Giving does not just benefit the recipient, it benefits you.

There is a way to give that requires a little more thought and planning, but the rewards can be even greater: Designating a gift in your will.

When you give through your will, you are more...

CONTEMPLATIVE
When you decide to help others through your will, you are also planning for your future. This is the ultimate “me time”—your chance to reflect on your life and your values, then consider how you want to use your assets to help the people and the causes that you care about the most.

CONNECTED
When you donate to an organization like Ohio State in your will, we welcome you to the Neil Legacy Society. By joining others who have also made Ohio State part of their legacy, you become a critical link in a chain of compassion. This collective show of strength can inspire others to join you.

HAPPY
It is science: Helping others be happy makes you happy, too. Numerous studies describe the “warm glow” effect and “helper’s high” you experience when you give, the result of chemicals such as endorphins and oxytocin coursing through your veins. Your blood pressure and stress levels may drop.

GRATEFUL
Those who benefit from your giving will no doubt be thankful, but you may find yourself feeling a sense of gratitude, too. When you reflect on your life and the people and causes you love, you will recall all those who supported you—the heroes in your life’s story.

SHARE THE NEWS!

Tell people about the charitable decisions in your will. Just like when someone sees you do a good deed, they are more likely to follow your lead and perform their own act of kindness.

Your will is a powerful way to show your compassion and feel joyful. To learn more about ways to make a future impact for Ohio State, contact the Office of Estate and Gift Planning at giftplan@osu.edu or 614-292-2183 today.

The Ohio State University Foundation does not provide legal, tax or financial advice to its donors or their advisors. We encourage you to review your gift plans with your legal and tax advisor to determine the best plan for you.

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