Some Sample Annuity Rates:

Below is an illustration to show how University. You get to select what you your gift is put to work assisting the future. Ultimately, the remainder of the payments until a time in the create a CGA and defer receiving will need those funds, you can Even if you aren’t sure when you certainly, a set rate of return and the creation of wonderful things that you want to see happen at the University. A charitable gift annuity (CGA) provides you with an immediate tax deduction, a set rate of return and the opportunity to direct the future use of your gift.

If you aren’t sure when you will need those funds, you can create a CGA and defer receiving the payments until a time in the future. Ultimately, the remainder of your gift is put to work assisting the students and programs at Millersville University. You get to select what you want those dollars to support now!

Below is an illustration to show how the CGA works and is followed by some sample annuity rates.

<table>
<thead>
<tr>
<th>Annuity Payment</th>
<th>Income Deduction +</th>
<th>Funds To Lives of our students.</th>
</tr>
</thead>
<tbody>
<tr>
<td>70yr. 4.7%</td>
<td>$540,000</td>
<td>Residual to</td>
</tr>
<tr>
<td>70yr. 5.1%</td>
<td>$570,000</td>
<td></td>
</tr>
<tr>
<td>75yr. 5.8%</td>
<td>$580,000</td>
<td></td>
</tr>
</tbody>
</table>

When most people think about estate planning, they don’t think it applies to them. However, nearly all of us have an estate. When you think about your resources and assets including IRA, retirement plans, life insurance policies, bank accounts, investments and your property, it can be quite significant. For many people, their home is their most significant asset. Do you know that you can make a gift of real estate to an organization like Millersville while you are still living, and retain the right to live in the home?

A Life Estate Agreement does exactly that. You transfer the deed to your property, or some portion of it (in the event you want your heirs or another organization to share it), and based upon an agreement that is established you continue to live in the home. Upon your death, the home is not part of your estate needing to pass through probate. This bypasses the overall taxable level of your estate and permits Millersville University to sell the property and use the proceeds to carry out your intended wishes (perhaps to establish a scholarship endowment for a particular major, or to provide funds for much needed equipment in a major that is important to you).

In the 1950s, Dr. Mary Elizabeth Dixon built a home in Lancaster in which she lived until her death in 2009. For more than 10 years, Dr. Dixon resided in the home she built, after having gifted it to the University in 1996. Upon her death the home was sold and the proceeds were used to establish a program focused on breast health. One individual committed a planned gift (and an annual gift to assist in the funding) to establish a program focused on breast health. Cancer touches the lives of nearly everyone, and this donor chose a positive way to remember a sister who died from breast cancer by establishing a program that educates students at Millersville now and in the future.

Donors from the field of education presented the concept of hosting an Innovation in Residence to encourage dynamic thinking and creativity in students, faculty and the broader community. Funded partially through outright annual gifts, they also created an endowment in their estate plans. These are just two of the dozens of examples of programs that have been started in recent years as a result of planned gifts to the campaign. Scholarships totaling more than $5 million are promised in planned and estate gifts of every size and type to insure access to Millersville for future students. Be part of the community making a transformation at Millersville possible – make a gift to the Soar to Greatness campaign. Every gift makes a difference in the lives of our students.

**Welcome New Members**

- Randy & LuAnn Ryder
- Lyman Bremer ’71

**Make a Gift and Reduce Estate Tax**

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Dear Friend,

It is hard to believe that spring is upon us and Millersville University avoided any real harshness of winter weather (with the exception of the October snow at Homecoming). A new class of Millersville alumni joined the ranks of more than 59,000 who call the University their alma mater. Their journey is just beginning.

Each day we make choices on how we will make a difference in the lives of others and what type of an impact we will have in our communities. For some the choice is innate and a function of the roles and responsibilities that are part of their professional careers. For some the decision is made with thought and discernment. And yet for others, the result is something that may happen but isn’t noticeable. The end result, though, of any decision is the impact that may result today, tomorrow or well into the future of the beneficiary of your kind act or gesture.

I am proud to say that as a member of the Millersville University community for more than six years, I have witnessed so many people make the choice to make a difference in the lives of students. Our students may not realize the full effect of the gifts that are given through the annual fund or estate plans. But I have heard individuals look back fondly and with thanks on their time at Millersville and comment that they want others to have similar experiences. While it may not be appropriate for all, many individuals have combined planning for their family’s future with making a difference in the life of Millersville students through an estate gift.

These individuals create a legacy and our students are most grateful. Will your generosity live on?

Hobbs-Wickersham Legacy at Millersville University

What we do for ourselves dies with us. What we do for others lives and the world remains and is immortal.

— Albert Piasecki

What Gift is Right for You?

Visit our website to compare what may fit your personal situation where you are in your life. Additionally, you can do a quick comparison to review financial benefits to gifts by using the online gift calculator.

Check out our new website where you can learn about gifts that you may consider throughout your life.

www.millersville.edu/give
Click on Gift Planning under the How to Give tab.

Millersville University is an Equal Opportunity/Affirmative Action Institution. A member of the Pennsylvania State System of Higher Education.

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Spring 2012

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