

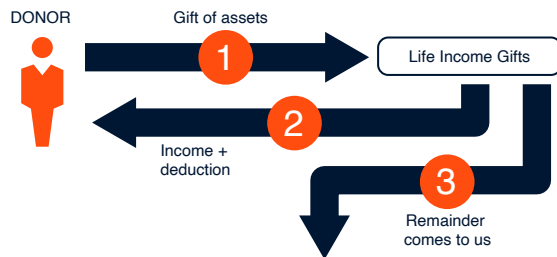
## Life Income Gifts

### Charitable Gift Annuity

- You make an irrevocable gift of cash, stock or real estate to Pacific and receive fixed and guaranteed annual payments for the rest of your life. You also receive an income tax deduction.
- You may realize capital gains tax savings on gift annuities funded with stocks, bonds, real estate, or mutual funds that have appreciated in value.

### Charitable Remainder Trusts

- Charitable remainder trusts make variable payments to you or your loved ones based on a percentage of trust assets, revalued each year.
- You may realize capital gains tax savings on charitable remainder trusts funded with stocks, bonds, real estate, or mutual funds that have appreciated in value.



UNIVERSITY OF THE  
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We're here to suggest helpful ways you can support our mission for generations to come. We can guide you on many different types of gifts and help you find one that best matches your needs and philanthropic goals.

## We're Here to Help

### University of the Pacific

Office of Estate and Gift Planning

Phone: 209.946.2294

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### Mailing Address:

University of the Pacific

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Stockton, California 95211


This information is not intended as legal, accounting or other professional advice. For assistance in charitable planning, consult an attorney for legal advice or obtain the services of another qualified professional.

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**Ways to Increase  
Income and  
Reduce Taxes**

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"It was wonderful to see the scholarship recipients advance in life."

- Keith '58 & Inge '57, '70 Wilde, Pacific Charitable Gift Annuitants who created an endowed scholarship fund to help students struggling to pay tuition

## A Legacy of Life-changing, Purpose-driven Education

There are a variety of gifts that benefit you financially and at the same time create a legacy benefiting University of the Pacific. These gifts can:

- Create annual income for you and loved ones
- Reduce or defer income taxes
- Reduce or eliminate capital gains taxes
- Lower estate taxes

### Options that Fit Your Goals

This chart will help you identify gifts that will help you meet your personal goals. You can learn more about each gift on the following pages.

Your Goal	Gift Options
Create annual income	Charitable gift annuity and charitable remainder trust
Reduce or defer income taxes	Outright gift of real estate, retained life estate, qualified charitable distribution from IRA, charitable gift annuity and charitable remainder trust
Reduce or eliminate capital gains taxes	Outright gift of real estate, retained life estate, charitable gift annuity and charitable remainder trust
Lower estate or state-imposed inheritance taxes	Bequest, beneficiary of a retirement plan, outright gifts, qualified charitable distribution from IRA, charitable gift annuity, charitable remainder trust and charitable lead trust