A Great Way to End 2012

Everyone looks forward to the New Year and its promise of opportunity. As you look ahead, consider some year-end decisions that can make a big difference, not just for the New Year, but for many years to come.

Think of the remaining days of 2012 as a chance to evaluate your assets. With a little planning, you can transform weak dividends into substantial payments with your end-of-year planning.

Take a new look at your stocks. If they are paying little or no dividends, you can use them to fund a charitable gift annuity, which offers significant tax advantages and fixed payments based on your age. This plan also works well with a low-rate matured CD.

Plan now before the year is over, and thank yourself with a charitable tax deduction to offset taxes on this year’s return. Send in the attached reply card or call us at (800) 392-3310 for more information on ways to create reliable, fixed income that benefits you and Texas A&M University.
Serving Yourself While Serving Others

There are few things in life we can do for ourselves that also benefit others. A charitable gift annuity is one of them. A charitable gift annuity is a simple contract between you and the Texas A&M Foundation. You agree to donate a sum of money, and in return we agree to pay you a fixed amount every year for your lifetime.

Funding a charitable gift annuity is simple. You can write a check, use a credit card or even transfer stock.

Take, for example, Jean and Col. John R. Vilas ’53. Married for 56 years, the College Station, Texas, residents created a charitable gift annuity through the Texas A&M Foundation with shares of Apple stock. A decision they said, “just made sense.”

“We bought Apple stock in 1995 and 1997. Over the years, the stock split several times and our small investment grew,” said John Vilas. “Apple didn’t pay dividends, so by donating the stock to create a charitable give annuity, we are receiving fixed payments for our lifetimes and rather significant tax benefits.”

The Vilas’ gift will benefit the Corps’ Quadrangle Renovation Project and the Memorial Student Center Renovation and Expansion Project.

Read more about the Vilases and their gift to Texas A&M University in the fall 2012 issue of Spirit magazine.
If you’re interested in learning how creating a charitable gift annuity will benefit you, we can provide you with a customized illustration. This detailed illustration will show your personal payment rate, income tax deduction for this year and capital gains tax savings.

When funding a charitable gift annuity, you can decide what’s most important to you. Do you want the payment to go to only you, or to you and your spouse? The payment rate is different for two people, yet remains attractive. In addition, the payments continue for your lifetimes. You can also fund a charitable gift annuity for someone else, however, there may be gift tax implications if you do.

**Three Simple Steps to a Gift Annuity**

- Ask for a no-obligation illustration
- Agree to a funding amount and sign a contract
- Receive fixed payments for life

Once funded, a charitable gift annuity will provide payments to you annually, or you can specify quarterly payments. Either way, the payment schedule is up to you. Payments continue at the fixed annual amount for life; the rate is based on the funding amount and never changes.
Sample Gift Annuity Rates*

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<thead>
<tr>
<th>AGE</th>
<th>RATE</th>
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<tbody>
<tr>
<td>70</td>
<td>5.1%</td>
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<tr>
<td>75</td>
<td>5.8%</td>
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<tr>
<td>80</td>
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<td>85</td>
<td>7.8%</td>
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<tr>
<td>90</td>
<td>9.0%</td>
</tr>
</tbody>
</table>


All charitable gift annuities begin with one thing: an illustration that is simple, free and easy to understand. Call, email or send in the attached reply card to request yours today. With a customized illustration, we can show you your full benefits including your payment rate, income tax deduction and capital gains tax benefits. Be sure to consult with your advisers. After that, it’s up to you. Funding a gift annuity takes only a few steps, yet produces a lifetime of value.

Contact Us Today!

To discuss how a planned gift to the Texas A&M Foundation might benefit you, your family and Texas A&M University, please contact Glenn Pittsford ’72 in the Office of Gift Planning at g-pittsford@tamu.edu or at (800) 392-3310.
BUSINESS REPLY MAIL
FIRST-CLASS MAIL   PERMIT NO 148   COLLEGE STATION TX
POSTAGE WILL BE PAID BY ADDRESSEE

OFFICE OF GIFT PLANNING
TEXAS A&M FOUNDATION
1234 TAMU
COLLEGE STATION TX 77843-6988

TEXAS A&M FOUNDATION

SPIRIT AND MIND®
We’re Here to Help

☐ I am considering a charitable gift annuity. Please send me more information.

☐ I am interested in becoming a Heritage Member through a planned gift to the Texas A&M Foundation. Please contact me.

☐ I have not previously informed you, but I have included the Texas A&M Foundation in my estate plan and would like to become a Heritage Member.

Name (please print) ____________________________________________

Address ______________________________________________________

City, State, ZIP _______________________________________________

Telephone _____________________________________________________

Email Address _________________________________________________

Comments/Special Requests _____________________________________

All information is confidential.
New Heritage Members

The Texas A&M Foundation is happy to welcome many new Heritage Members to the A&M Legacy Society. The following individuals made their first planned gifts to the Foundation during the fiscal year ending June 30, 2012.*

Richard ‘49 & Charlotte Sue Alterman
Dr. & Mrs. Joe Bill Belue ’60
Sharon & Larry Buchanan ’80
Betty & T. J. Chapman ’47
Zou & Boyd Cherry ’67
John Dreiling ’81
Diane & Jack Exter
Dina & Jeff Fawcett
Marsha L. Fischer ’77
Bryan D. Fox ’71
Laura Lee Gardner ’83
James E. Gibson ’14
John Gladysz & Janet Bluemel
Deborah J. ’82 & Eric ’88 Gonzales
Tommy G. Hall ’53
Clayton E. Huber ’12
Lindsay ’00 & Chad Hudson ’99
Sandy & Kevin Jordan ’96
Vicky & Terry Klein ’78
R. Hollis Klett ’58
James & Charlene Kovarik

Tom ’74 & Cindy Locke
Sarah Hlavinka McConnell ’86
Marilyn & Steve Miller ’79
Marti L. Morgan ’93
Laura Brockman Murray ’79
Wanda ’78 & Clifton Parker ’74
Tony Paschal ’80
Matthew E. Peebles ’92
Florence C. & M. Bookman Peters ’59
Linda & Steve Phillips
William F. “Bill” Pry ’62
G. Farah Rahman ’90
Kyle M. Richter ’10
Kathy G. & John R. St. John ’70
Ronald L. Streibich
Melanie ’76 & Bill Toler ’76
Lezlie Lynn & Gregory Frank Visoski ’82
Jonathan A. Weinbaum ’82
Julie A. ’95 & Jon P. Wheeler ’95
Mark A. White ’03

*To notify the Texas A&M Foundation that you have established a planned gift, please call (800) 392-3310 or visit giving.tamu.edu/heritageplan