We’re Here to Help

- Send me “Planning For Your Future,” the free estate and gift planning workbook.
- Send me more information on charitable gift annuities.
- Send me more information about giving to Texas A&M Foundation in my estate plan.
- 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.

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Putting the Benefit in Benefactor

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The couple worked with Glenn Pittsford ’72, vice president for gift planning, and Jim Keller ’63, the senior director of corporate and foundation relations and a classmate of Fred’s. To create the charitable gift annuity, the Luhms transferred some of their assets to the Foundation, and in exchange, they will receive fixed payments for life and the remainder after their lifetime will support their areas of interest at the university.

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Put a check mark by the area(s) of Texas A&M that you would like to support.

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The couple worked with Glenn Pittsford ’72, vice president for gift planning, and Jim Keller ’63, the senior director of corporate and foundation relations and a classmate of Fred’s. To create the charitable gift annuity, the Luhms transferred some of their assets to the Foundation, and in exchange, they will receive fixed payments for life and the remainder after their lifetime will support their areas of interest at the university.

While the Luhms feel strongly about supporting the Corps of Cadets (Fred was a cadet) and the Forsyth Galleries (the couple has personal art collections), this type of gift allows them the flexibility to decide how to direct their gift in the future. They were motivated by the fact that they could help their beloved university while simultaneously receiving an income-tax deduction and payments for life.

“My main motivation is to support Texas A&M,” said Fred, “but a gift annuity offers a reasonably good payout rate for people our age. The fact that we also receive a nice charitable income-tax deduction and that a significant portion of the payments to us are not taxable for a long time period is an extra benefit to us.”

The Luhms believe that while family interests may change, Texas A&M is a constant unmoving target.

“It’s very satisfying that we’ve contributed to such a worthwhile cause that will live on long after our lives,” said Clarice. “There are a lot of different ways to give, from the Corps to art galleries, to A&M’s different schools.”

The Luhms encourage their fellow Aggies to give to the many diverse areas that make up Texas A&M.
Putting the Benefit in Benefactor (Continued)

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When you fund a charitable gift annuity, you receive payments from the Texas A&M Foundation for the rest of your life. The good news is that the payment amount never changes regardless of what the economy does. The rates are fixed based on your age at funding, and your payments could be as high as 9 percent.

Friends of Texas A&M who have already created charitable gift annuities appreciate the dependability of these payments. They also value the security of knowing their payments are backed by all of the Foundation’s secure assets.

The benefits of a gift annuity don’t stop with the lifetime of payments. You will receive an income-tax deduction for making a gift to us, and you could also receive a portion of your payment tax-free. After your lifetime, the value that remains goes to support Texas A&M.

To learn more about the benefits of a charitable gift annuity and for details about your payout rate, contact us by filling out the reply card or give us a call at (800) 392-3310.

Secure and Stable Payments for Life

Like the Luhms, a growing number of Aggies are learning about the benefits of a charitable gift annuity. In a world of economic ups and downs, a gift annuity is a stable and predictable way to receive significant financial benefits through charitable giving.

Secure and Stable Payments for Life

Putting the Benefit in Benefactor

Estate Planning Made Easy

Estate planning may seem like a daunting concept, but it’s really not that complicated — you are essentially determining what you want to happen to what you own. The good news is that you can provide for the people and causes important to you by taking simple steps now.

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