**RATES ARE UP!**

**SUPPORT WSU WITH A**

Charitable Gift Annuity (CGA)

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**Do you want to define and build your legacy at WSU?**

**Would you like to receive a lifetime of reliable income with a high rate of return?**

**Do you need to offset a taxable burden with a charitable income tax deduction this year?**

If you answered yes to any or all of these questions, you may want to consider creating a **Charitable Gift Annuity (CGA)** to support WSU.

**What is a CGA:**

In exchange for a minimum gift of $25,000 of cash or stock, the WSU Foundation would agree to pay one or two people a fixed income for life based on their ages.

You can now establish a CGA for up to $53,000 from your IRA through a Qualified Charitable Distribution (QCD) that will satisfy your RMD and provide reliable fixed income.

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Wayne and Lindsey Asmussen, both ’86, began dating while they were at WSU. Wayne majored in business (finance) and Lindsey sports management. He loved playing in intramurals, she loved cheering him on, and both loved cheering for the Cougs at all sports events. They have remained involved with WSU throughout their lives, both philanthropically and through board and committee service. Wayne learned about the benefits of charitable gift annuities while serving on the WSU Foundation Gift Acceptance Committee for over a decade. The Asmussens have now invested in WSU’s future by funding a **charitable gift annuity using appreciated stock.** “By providing us excellent tax benefits and future income,” said Wayne, “it has turned out to be a great estate planning tool.”

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**DISCLAIMER:** 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. 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. Charitable gift annuities are not regulated by and are not under the jurisdiction of the South Dakota Division of Insurance.