**Subject line:** Now is the Time to Boost Your Retirement Income!

**Preheader:** Take advantage of increased CGA rates.

(Name),

During this time of market volatility, many alumni and friends have inquired about charitable gift annuities (CGAs)\*.  We are reaching out to share some good news: On January 1, CGA rates increased up to .6 percent. This is the second rate increase in the past year that the American Council on Gift Annuities has approved. If you have established CGAs in the past or are new to the concept, now might be the time to consider a CGA.

A charitable gift annuity can pay up to two annuitants a fixed annual income for life at a generous payout rate. There is security in locking in a rate that will never change and knowing that **your fixed payments are guaranteed for life**. Additionally, any assets remaining in your annuity can support a cause at the University of Florida that’s important to you.


**HOW IT WORKS**

Make a gift using cash or marketable securities to UF. In turn, the UF Foundation will pay up to two annuitants a fixed annual amount for life.

In addition to the opportunity to increase your retirement income, you can receive numerous tax benefits from gift annuities, including the following:

* Immediate charitable deduction
* Sizable portion of your income received is tax free
* Option to defer your income for a higher payout rate



**REQUEST YOUR PERSONALIZED ILLUSTRATION**

UF’s Office of Estate & Gift Planning would be happy to send you information about the added benefits you can receive from a charitable gift annuity, including:

* Fixed income for one or two people for life
* Making an impact to the area of your interest at UF
* Membership in UF’s Legacy Society

Contact us via email at giftplanning@uff.ufl.edu or call 866-317-4143.

For other ways to give, including through your will or trust, visit <https://giftplanning.uff.ufl.edu/>

*\*Charitable Gift Annuities at the University of Florida may not be available in all states.*