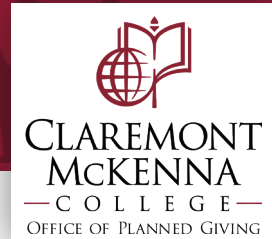


Retirement Income and Support for CMC



THE BENEFITS OF A LIFE INCOME GIFT

Financial security and support for CMC

Life is full of competing priorities. Often the things we *want* to do don't coordinate with what we know we *need* to do. If you are in or approaching retirement, you know that one priority is making sure you have enough income. Yet, you may also want to continue your support of favorite charities. Saving and charitable giving don't have to be competing priorities. Enter the CMC charitable gift annuity!

The benefits of establishing a charitable gift annuity

A charitable gift annuity is simple. You make a gift to CMC of cash or appreciated securities, and CMC agrees to pay up to two individuals a fixed income for life. The payments never fluctuate and are not affected by changes in the economy or financial markets. CMC will give you a simple agreement for your records. Then just wait for the payments. In return for your gift, you will get an income tax charitable deduction for a portion of your gift. In almost every case some of your annuity payments will be partially tax-free for a time.

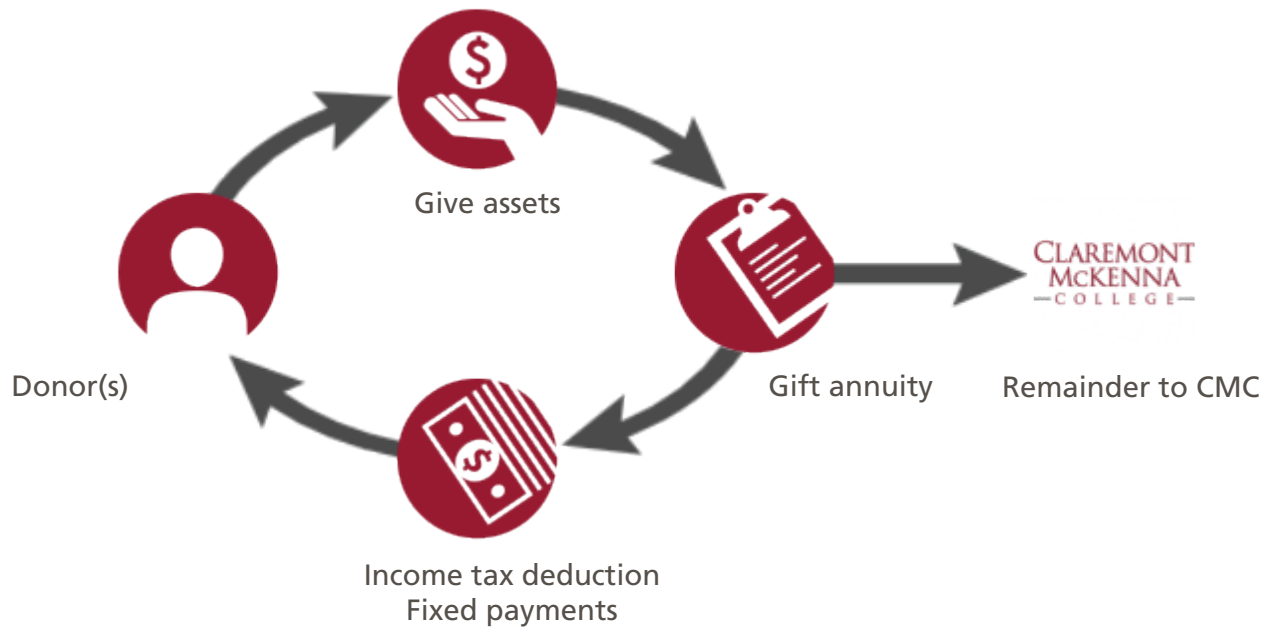
How to establish a charitable gift annuity with CMC.

Once you decide to move forward to establish a charitable gift annuity with Claremont McKenna College, here is the process. We will guide you every step of the way.

- Contact the Planning Giving office to ensure that the age(s) of the annuitant(s) meet the gift annuity policies at CMC.
- If you have not received a financial illustration for the gift you are considering, request the illustration from the Planning Giving office.
- Request a Gift Annuity Application form from the Planning Giving office.
- Complete the information on the application.
- Send the Gift Annuity Application to the Planning Giving office at CMC.
- If you are using a check to fund the gift, enclose your check with the application.
- Shortly after your application is received you will be sent a Charitable Gift Annuity Agreement, along with tax reporting information for when you file your income taxes.
- You'll need to sign the Charitable Gift Annuity Agreement and return it to CMC. CMC will provide a fully signed agreement to you.

Your priorities accomplished!

- You will have provided for additional income.
- You will have protected some of your assets from market downturns in exchange for safe income.
- You will have made a significant gift to CMC.



We are here to assist

If you have questions, please contact our Office of Planning Giving at **888-311-4717**, or by sending an email to giftplanning@cmc.edu.