



A Powerful Statement of Support for Military Service Members

A life income gift can be a wonderful way to create a meaningful legacy while meeting your financial goals. Together with supporters like you, we can make a world of difference for America's service members and their families.

To request a personalized example of how a charitable gift annuity or a charitable remainder trust would benefit you and the USO, please contact us. We welcome the opportunity to help you achieve your personal, financial and philanthropic goals.

Information and assistance is provided at no cost or obligation. We are also available to work with donor's advisors to answer questions.



I'm Here to Help



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FOR THE PEOPLE WHO SERVE.™



Gifts That Pay You Income

A guide to charitable gift annuities

You can secure your future and create a legacy of strengthening America's military service members with a gift that gives back. Charitable gift annuities are a type of gift arrangement where you make an irrevocable gift to charity, but retain lifetime payments for you and/or a loved one, while receiving significant tax benefits.

This gift may be right for you if you would like to:

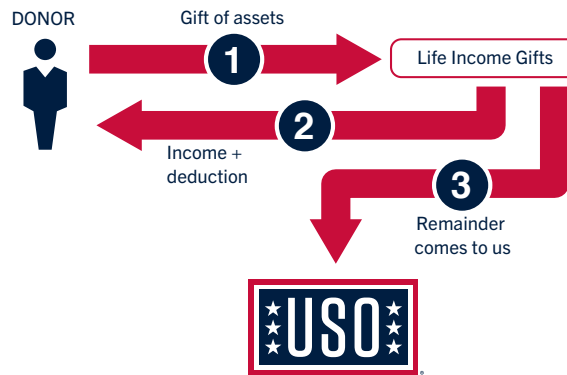
- Make a meaningful gift to support service members around the globe.
- Create or retain income from the assets you donate.
- Create a legacy but would appreciate the tax benefits now.
- Provide income to a loved one during their lifetime.
- Make a gift now, but will not need payments until a later time, such as retirement.

There are some situations where a charitable gift annuity (CGA) would be appropriate to help reach your goals.

A CGA may be the right option if:

- You would like to create a gift with a donation of \$10,000 or more, using cash or appreciated securities.
- You want the security of fixed lifetime payments, a significant portion of which will be tax-free, that will never change and are backed by the full assets of the USO.
- You would like to delay payments until retirement or another point in time, receiving a higher payment rate then but a charitable income tax deduction now.

Our gift planning team can work with you and your advisor to explore whether this is the best option for you.



How to Create a Charitable Gift Annuity

1. You make an irrevocable donation of cash or stock to the USO. Our minimum gift is \$10,000.
2. You decide whether you want your charitable gift annuity to benefit one or two people, which can include a spouse or other loved one.
3. Your payment rate is based on your age and will never change, no matter how long you live or how the market fluctuates. The older you are, the higher your payments will be.
4. You choose when you want your payments to start — right away or at a later date. You must be at least 55 to receive payments.
5. A portion of your gift may qualify for an immediate charitable income tax deduction, and a portion of your payments may be treated as tax-free income
6. After your lifetime, the remainder of the gift annuity is used to support USO programs and services.

CHARITABLE GIFT ANNUITY RATES					
Age	Rate	Age	Rate	Age	Rate
60	4.9%	70	5.9%	80	7.6%
61	5.0%	71	6.0%	81	7.8%
62	5.1%	72	6.2%	82	8.1%
63	5.2%	73	6.3%	83	8.3%
64	5.3%	74	6.4%	84	8.5%
65	5.4%	75	6.6%	85	8.7%
66	5.5%	76	6.8%	86	8.9%
67	5.6%	77	7.0%	87	9.1%
68	5.7%	78	7.2%	88	9.3%
69	5.8%	79	7.4%	89	9.5%
				90+	9.7%

Rates the same for male and female lives
 Two-life rates available upon request
 Rates published by American Council on Gift Annuities
 Effective January 1, 2023
 Rates are subject to change

