

## ZOA: Tax-Planning and Pro-Israel Philanthropy

How can we help ensure that Jewish students know how to answer the rabid anti-Israel and anti-Semitic propagandists on college campuses across America? How can we help **ensure that Jewish students are safe and secure**, both emotionally and physically, at their universities?

When students face **anti-Semitism and Israel bashing**, the **ZOA's Center for Law and Justice** strongly defends their **right to be physically and emotionally safe on campus as Jews and supporters of Israel**. It was the ZOA that filed a groundbreaking civil rights action on behalf of Jewish students at UC Irvine after they faced years of anti-Semitic harassment and intimidation. It was the ZOA that conceived of and led the successful six-year battle to demand that the government reinterpret Title VI of the Civil Rights Act to finally cover Jewish students as well as other minorities. It was the ZOA that triggered an **independent investigation into anti-Semitism at the City University of New York** that was highlighted in the New York Post.

How can you help us with this critical effort?

One way is to establish a **ZOA Gift Annuity**.

If 2017 is a volatile year for investing as **interest rates fluctuate** and **stock markets** are uncertain, a **high, fixed-rate ZOA Gift Annuity** can offer you **secure income** -- and great peace of mind.

This is an excellent opportunity for you to realize very attractive benefits. Include a **ZOA Gift Annuity** as part of your **fixed-income or retirement planning** and lock in a **high fixed lifetime rate** (much of which may be paid to you **tax-free**) and an **income tax charitable deduction**.

*Sample One-Life Rates*

Age	Rate	Tax-Free
65	6.0 %	69.6%
70	6.5 %	72.8 %
75	7.1 %	75.4 %
80	8.0 %	77.9 %
85	9.5 %	81.8 %
90	11.3 %	84.0 %

TAKE ADVANTAGE  
 OF OUR  
 EXCEPTIONAL  
 RATES

Don't miss this outstanding opportunity to earn **especially high rates** and make an investment in the important work of the **ZOA**.

The ZOA plays a key role through our campus department in ensuring that Jewish students are educated and informed about Israel and Zionism -- and that their rights to a safe and welcoming learning environment are protected.

Yet there is **so much more to do** to remedy the serious problem of **campus anti-Semitism**, and to ensure that Jewish students become informed, strong and effective advocates for Israel. **We can do this with your help.**

For a **no-obligation, confidential calculation** of your *ZOA Gift Annuity*, please call or email us. We will be pleased to provide a calculation of the taxable and **tax-free portions** of your annual annuity and the **charitable deduction** you'll be entitled to as well. And if you are interested in a **two-life or deferred annuity** (for **even higher rates**), we will be pleased to provide those rates and details.

If you would like to consider a *ZOA Gift Annuity*, please call **212-481-1500** or email us at **plannedgiving@zoa.org**. You may also mail, email or fax the enclosed **Request for Information** to receive a **confidential, no-obligation calculation**.

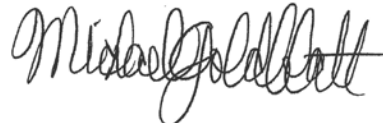
We deeply appreciate your commitment to the ZOA's critical work and to our efforts to provide for the security of Jewish students on U.S. college campuses.

Sincerely,

Mr. Morton A. Klein  
National President



Dr. Michael Goldblatt  
Chairman, Board of Directors



P.S. Your annuity is secure. *The ZOA Gift Annuity program is operated under laws and regulations of the state of New York. To protect annuitants, the ZOA must, by law, maintain a fully-funded, segregated annuity reserve fund, invested under the stringent rules of New York, that may only be used for payments to annuitants—and for no other purpose. Fixed lifetime annuity rates are based on approved tables and must pass IRS tests.*

***Please remember ZOA in your will or retirement plan.***