

PLANNED GIVING OPTIONS AT A GLANCE

OPTION	FUNDING	PAY OUTS TO DONOR	TAX ADVANTAGES	BENEFITS
Bequest	Designate in a will, estate plan or trust a percentage of estate, a specific amount, or a particular asset		<ul style="list-style-type: none"> Federal estate tax deduction for amount of bequest 	<ul style="list-style-type: none"> Flexible and simple Retain use of your assets
Retirement Plan Designation	Designate the school as the entire or partial beneficiary of a retirement plan		<ul style="list-style-type: none"> Federal estate tax deduction for amount of gift No income tax liability for other beneficiaries of your estate 	<ul style="list-style-type: none"> Simple to set up May achieve significant tax savings
Life Insurance	Fund by making the school the beneficiary or owner of the policy. Donors may give an existing policy or a new policy.		<ul style="list-style-type: none"> Entitled to a charitable income tax deduction equal to the cash surrender value of the property and future premiums paid only if the charity is named as the owner and beneficiary of the policy. 	<ul style="list-style-type: none"> Modest out-of-pocket costs Sizeable face value gift at minimal outlay of cash
Charitable Gift Annuity	Fund with cash or marketable securities with a simple contract (not a trust)	Fixed payments (income) for life in exchange for irrevocable transfer of cash, securities etc.	<ul style="list-style-type: none"> Charitable income tax deduction in year of gift No income tax liability until payments begin Favorable capital gains treatment for gifts of appreciated securities 	<ul style="list-style-type: none"> Secure and stable Uncomplicated Smaller gift minimum Smart gift choice for retired donors
Deferred Gift Annuity	Fund with cash or marketable securities with a simple contract (not a trust)	Fixed payments (income) at a future date for life in exchange for irrevocable transfer of cash, securities etc.	<ul style="list-style-type: none"> Charitable income tax deduction in year of gift No income tax liability until payments begin Favorable capital gains treatment for gifts of appreciated securities – deferred to future date 	<ul style="list-style-type: none"> Secure and stable Uncomplicated Smaller gift minimum Smart gift choice for younger donors Larger immediate income tax deduction and higher payouts
Pooled Income Funds	Fund with cash or marketable securities. Gifts from many investors go into a common investment pool. Pool is invested and a pro-rata share of income is distributed	Variable payments for life based on a pro-rata share of entire pool	<ul style="list-style-type: none"> Charitable income tax deduction in year of gift No capital gains tax liability on gifts of appreciated securities 	<ul style="list-style-type: none"> Can make additional gifts during the term easily
Charitable Remainder Unitrust	Fund with cash, marketable securities, closely held securities or real estate. Additional gifts can be made during the term.	Payments for life or a term of years that vary with market value each year. At the end of the term, principal is distributed to the school.	<ul style="list-style-type: none"> Charitable income tax deduction in year of gift No capital gains tax on transfer of assets If the trust is established by will, the estate receives the charitable gift tax savings 	<ul style="list-style-type: none"> Can make additional gifts during the term Attractive way to convert appreciated, low yielding assets into a higher yielding portfolio Protects against inflation
Charitable Remainder Annuity Trust	Fund with cash or marketable securities. Additional gifts not permitted.	Fixed payments (income) for life or a term of years. At the end of the term, principal is distributed to the school.	<ul style="list-style-type: none"> Charitable income tax deduction in year of gift No capital gains tax on transfer of assets If the trust is established by will, the estate receives the charitable gift tax savings 	<ul style="list-style-type: none"> Stable payments In general, more favorable tax treatments with gifts of appreciated assets than a charitable gift annuity
Charitable Lead Trust	Funded with mainly appreciated assets or assets producing low to no income	Payments are made annually to the school for a term of years. At the end of the term, principal reverts back to donor/beneficiaries	<ul style="list-style-type: none"> Gift and estate tax breaks for heirs 	<ul style="list-style-type: none"> Create income off non-income producing monies Set up at any age