

Popular 50th Reunion Gift Planning Vehicles

70-year-old donor/beneficiary

	Charitable Remainder Unitrust		Immediate Charitable Gift Annuity	Williams Today and Tomorrow Gift
	Traditional Model	Endowment Model		
Gift Amount	\$100,000 (minimum)	\$250,000 (minimum)	\$15,000 (minimum)	\$50,000 + \$250,000 (\$300,000 combined minimum)
Payout Rate	5% fixed (higher rate possible)	5% fixed (higher rate possible)	5.1% fixed (rate based on age)	Current Gift \$50,000 cash/stock (minimum) (can make 5-year pledge) + \$250,000 Estate Commitment (via will, trust, retirement assets or life insurance)
Yearly Payout	\$5,000 1 st year variable thereafter	\$12,500 1 st year variable thereafter	\$765 fixed	
Taxation of Payout	Varies	Generally pays out almost entirely ordinary income	Gift of Cash: ordinary & tax free Gift of Securities: ordinary, capital gain & tax free	
Federal Income Tax Charitable Deduction	\$52,401 (based on 2.6% Discount Rate)	\$131,003 (based on 2.6% Discount Rate)	\$6,292 (based on 2.6% Discount Rate)	
50th Reunion & Campaign Gift Credit	\$100,000	\$250,000	\$15,000	\$300,000

Charitable Remainder Unitrust

Benefits

- ❑ Payouts have potential for growth.
- ❑ Capital gains tax advantages.
- ❑ Traditional Model and Endowment Model investment options available.
- ❑ Can choose from various types of trusts.
- ❑ Can make additions of \$10,000 or more.
- ❑ Receive gift credit for the Teach It Forward campaign – as well as your Reunion - for the full amount of your gift.

Disadvantages

- ❑ Because payout amount is based on investment performance, it can go up or down.
- ❑ Some start-up costs involved finalizing trust documents.

Charitable Gift Annuity

Benefits

- ❑ Guaranteed fixed payout.
- ❑ Immediate payments or option to defer payments for higher rate.
- ❑ Payouts partially tax-free.
- ❑ Capital gains tax advantages.
- ❑ Backed by the college's full assets.
- ❑ Receive gift credit for the Teach It Forward campaign – as well as your Reunion - for the full amount of your gift.

Disadvantages

- ❑ Payout has no growth potential.
- ❑ Cannot make additions to existing annuity.

Williams Today and Tomorrow

Benefits

- ❑ Unique opportunity to receive immediate 50th Reunion credit for estate commitment (future gift).
- ❑ Charitable deduction on full value of the upfront gift.
- ❑ Flexibility with gift proportions.
- ❑ Can pre-pay estate commitment and receive current tax deduction.
- ❑ Receive gift credit for the Teach It Forward campaign – as well as your Reunion - for the full amount of your gift.

Disadvantages

- ❑ Binding Pledge: No future flexibility to reduce total gift commitment.