

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) | 5.6% 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 | \$840 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 | \$52,550 (based on 3.4% Discount Rate) | \$131,375 (based on 3.4% Discount Rate) | \$6,024 (based on 3.4% 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.