

# Popular 50<sup>th</sup> 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		
<b>Gift Amount</b>	\$100,000 (minimum)	\$250,000 (minimum)	\$15,000 (minimum)	\$50,000 + \$250,000 ((\$300,000 combined minimum))
<b>Payout Rate</b>	5% fixed (higher rate possible)	5% fixed (higher rate possible)	5.6% fixed (rate based on age)	<p><b>Current Gift</b>  <b>\$50,000 cash/stock (minimum)</b>                      (can make 5-year pledge)                      +  <b>\$250,000 Estate Commitment</b>                      (via will, trust, retirement assets or life insurance)</p>
<b>Yearly Payout</b>	\$5,000 1 <sup>st</sup> year variable thereafter	\$12,500 1 <sup>st</sup> year variable thereafter	\$840 fixed	
<b>Taxation of Payout</b>	Varies	Generally pays out almost entirely ordinary income	<b>Gift of Cash:</b> ordinary & tax free <b>Gift of Securities:</b> ordinary, capital gain & tax free	
<b>Federal Income Tax Charitable Deduction</b>	\$52,550 (based on 3.4% Discount Rate)	\$131,375 (based on 3.4% Discount Rate)	\$6,024 (based on 3.4% Discount Rate)	
<b>50<sup>th</sup> Reunion &amp; Campaign Gift Credit</b>	\$100,000	\$250,000	\$15,000	

### 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 50<sup>th</sup> 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.