

## Popular Assets for 50th Reunion Giving

	CASH			APPRECIATED SECURITIES
	OUTRIGHT CASH	IRA QUALIFIED CHARITABLE DISTRIBUTION (QCD)	DONOR ADVISED FUND GRANT (DAF)	
REQUIREMENTS	None	Minimum age 70.5	Account held with DAF provider	Long-Term appreciated (held more than one year)
GIFT AMOUNT	No limitations	Up to \$ 54K for life income gift or \$108k outright (indexed for inflation)	DAF provider may have grant minimums	No limitations
GIFT FUNDING TYPE	<b>Outright or Life Income Gift:</b> CGA (\$20k min)/ CRUT (\$100k min)	<b>Outright or Life Income Gift:</b> CGA (\$20k-\$54K min)/ CRUT (\$100k min requires contribution from each spouse)	Outright	<b>Outright or Life Income Gift (LIG):</b> CGA (\$20k min)/ CRUT (\$100k min)
FEDERAL INCOME TAX CHARITABLE DEDUCTION	<b>Outright:</b> 100% <b>LIG:</b> charitable portion	None	<b>Gift to DAF:</b> 100% <b>Grant to Williams:</b> None	<b>Outright:</b> 100% <b>LIG:</b> charitable portion

### ADVANTAGES

- Easy to give
- Immediate use by college (when outright gift)
- Gift can fulfill a pledge

### CONSIDERATIONS

- Federal income tax charitable deduction: 60% AGI ceiling (five year carry forward)

### ADVANTAGES

- Easy to give
- Gift can fulfill a pledge
- Counts toward annual required minimum distribution (RMD)
- Can make beginning at age 70.5, whether or not you have an RMD (typically starting at age 73)
- Reduces taxable income

### CONSIDERATIONS

- No Federal income tax charitable deduction
- QCD to be paid directly to college
- QCD to a life income gift is allowed one time
- Cannot make additions to a CRUT

### ADVANTAGES

- Easy to give
- Immediate use by college
- Assets in DAF grow tax-free
- Bundling gifts to DAF saves taxes\*
- Many asset types can be donated to DAF

### CONSIDERATIONS

- Gift cannot pay binding pledge

### ADVANTAGES

- Most marketable securities easy to give
- Immediate use by college (when outright gift)
- Gift can fulfill a pledge
- Capital gains tax savings

### CONSIDERATIONS

- Federal income tax charitable deduction: 30% AGI ceiling (five year carry forward)

\*Bundling/stacking gifts creates income tax savings. Donors often make larger gifts into DAFs every other year (or so) to allow them to itemize deductions in those years and take advantage of the standard deductions in off years. They then make grants from their DAF to their favorite charities like Williams each and every year.

# Popular 50th Reunion Gift Planning Vehicles

	CHARITABLE REMAINDER UNITRUST		IMMEDIATE CHARITABLE GIFT ANNUITY	IRA QCD CHARITABLE GIFT ANNUITY	BEQUEST
	TRADITIONAL MODEL	ENDOWMENT MODEL			WILLIAMS TODAY & TOMORROW GIFT
PAYOUT RATE	5% fixed (higher rate possible)	5% fixed (higher rate possible)	6.3% fixed (rate based on age)	6.3% fixed (rate based on age)	No gift minimum
GIFT AMOUNT	\$100,000 (minimum)	\$250,000 (minimum)	\$20,000 (minimum)	\$20,000 (minimum) (up to \$54,000)	<b>Current Gift cash/stock</b> (can make 5-year pledge) + <b>Estate Commitment</b> (via will, trust, retirement assets, donor advised fund, or life insurance)
YEARLY PAYOUT	\$5,000 first year variable thereafter	\$12,500 first year variable thereafter	\$1,260 annuity (\$775 tax-free income, \$485 ordinary income)	\$1,260 annuity (100% ordinary income)	
TAXATION PAYOUT	Varies	Almost entirely ordinary income	<b>Gift of Cash:</b> ordinary & tax-free <b>Gift of Securities:</b> ordinary, capital gain and tax-free	All ordinary income	
FEDERAL INCOME TAX CHARITABLE DEDUCTION	\$50,077 (based on 5.4% discount rate)	\$125,193 (based on 5.4% discount rate)	\$7,684 (based on 5.4% discount rate)	\$0	
50TH REUNION GIFT CREDIT	\$100,000	\$250,000	\$20,000	\$20,000	100% gift credit of "Today" gift +75% gift credit for "Tomorrow" bequest

## 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 50th Reunion gift credit for the full amount of your gift.

## CONSIDERATIONS

- Payout amount is based on investment performance; it can go up or down.
- Some start-up costs involved finalizing trust documents.

## 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.
- No start-up costs.
- Receive 50th Reunion gift credit for the full amount of your gift.

## CONSIDERATIONS

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

## BENEFITS

- Guaranteed fixed payout.
- Backed by the college's full assets.
- No start-up costs.
- Receive 50th Reunion gift credit for the full amount of your gift.

## CONSIDERATIONS

- Payout has no growth potential.
- Cannot make additions to existing annuity.
- One life-time gift completed within one year.

## BENEFITS

- Charitable deduction on full value of the upfront "Today" gift.
- Flexibility with gift proportions.
- Can pre-pay estate commitment and receive current tax deduction.
- Receive 50th Reunion gift credit for the full amount of your "Today" gift. Receive 75% gift credit for future "Tomorrow" bequest.
- Can be a joint bequest as long as both spouses are at least age 65.
- Eligible to receive additional 25% gift credit for bequest beginning at 55th Reunion.

## CONSIDERATIONS

- Donors share relevant portions of bequest documentation.

\*SAMPLE ILLUSTRATIONS BASED ON 70-YEAR-OLD DONOR/BENEFICIARY