

Ways to Give to the Campaign for a New University School

Making charitable contributions is an art—a creative process that adapts to your needs and the needs of University School. There are many ways you can contribute to the campaign; ways that maximize your personal objectives while minimizing the after-tax cost. Gifts for the present and future, as well as gifts that pay you back, are all valuable. They all support University School and our students, while reflecting your own needs and preferences.

A list of giving options for your consideration follows.

Gifts for the Present

Gifts of Cash: You may make a one-time gift or a multiyear commitment in the form of a pledge. You receive a donation receipt for the full amount you give. Naming opportunities will honor gifts of \$25,000 or above.

Gifts of Securities and Real Estate: Appreciated stocks, mutual funds, or real estate can easily be given to the school. There are distinct tax advantages in contributing long-term appreciated property. You receive an income tax charitable deduction receipt for the full fair-market value of the property. You avoid capital gains tax on the appreciated value. Property must have been held for more than one year.

Tangible Personal Property: Appreciated works of art, rare books, or coin collections, etc. also receive a double benefit. The amount of the deduction depends upon whether the property is related to the exempt purpose of our school.

Charitable Lead Trusts: Property is placed in a trust that will make payments to University School for a specified term. At the end of the trust term, the property is returned to you or

distributed, usually to your children or grandchildren. This type of trust can significantly reduce or eliminate either estate or gift tax on the assets used to fund the trust.

Gifts of Retirement Plan Assets: If you are 59½ or older and can make withdrawals without triggering a penalty, you can use these funds to make your campaign gifts and be certain that these funds will never be subject to gift or estate tax. Also, individuals 70½ or older may be able to make transfers from IRAs of up to \$100,000 in 2007 without any income tax consequences.

Corporate and Foundation Matching Gifts: Many businesses and foundations have adopted matching-gift policies to help support and encourage employee donations to worthy causes. Your company's human resource department can provide the necessary paperwork to our advancement office.

Special Tribute Gifts: Donations may be made in memory of a friend or loved one or in honor of a person or special occasion. University School will be pleased to notify the family or person of your thoughtfulness.

Gifts for the Future

Charitable Bequest: Gifts that are left by a will have the advantage of being revocable, and you have full use of the asset during your lifetime. Gift planning under this category may generate a charitable estate tax deduction and may be unrestricted or restricted for a specific purpose.

Charitable Gift Annuity: In exchange for an irrevocable transfer of cash or marketable securities, the university will guarantee to pay you and/or another beneficiary a fixed payment for life. This is a beneficial way to ensure lifetime income while supporting the campaign. In return for your irrevocable gift of cash or securities, you receive steady income and significant tax advantages.

Deferred Gift Annuity: Similar to a Charitable Gift Annuity, income payments do not begin immediately, but rather at some specified future date. Deferring the payment allows you to receive a higher rate of return and increased tax deductions.

Charitable Remainder Trust: Assets are transferred to a trust. At the end of the trust term, the remainder in the trust will be distributed to University School. During the trust term, which may be your lifetime or a period of up to 20 years, you or others you designate will receive income. In addition, you receive an income tax deduction for the present value of the funds that the school will receive, plus avoidance of capital gains tax on appreciated long-term capital gain property.

Gifts of Life Insurance: Life insurance can be an effective method of funding a gift. If you name the university as the beneficiary and owner of the insurance policy, there are immediate tax benefits.

Occasionally, a donor wishes to make a gift anonymously. There are several levels of anonymity you may request. Please contact Giovanna Stincer, director of advancement, by calling (954) 262-4435 or emailing gstincer@nova.edu to discuss your options and the ways you can participate in the campaign.