

Planned Giving Opportunities

YOUR GOAL	YOUR GIFT	HOW TO MAKE THE GIFT	BENEFITS TO YOU
Defer a gift until after your lifetime	Bequest in your will	Name us in your will	Avoid federal estate tax Maintain control of your assets
Supplement your income with steady payments	Immediate payment charitable gift annuity	Create a charitable gift annuity contract with us	Current and future savings on income taxes Stable payment for life
Defer income payment to future fixed time	Deferred payment charitable gift annuity	Create a deferred payment charitable gift annuity contract with us	Current and future savings on income taxes Fixed payment deferred to future time
Defer income payment to future variable time	Flexible deferred charitable gift annuity	Create a contract to defer charitable gift annuity payment to some variable future time	Current and future savings on income taxes Fixed payments deferred to a variable future time determined by future needs
Provide income to a student of your choice during college years	College gift annuity	Create a deferred payment charitable gift annuity which is converted to a deferred payment term of years contract	Fixed payments deferred to a future time to be used by a student through the college years
Give an income stream such as oil or gas royalties or book revenue for a specific time or amount	Business income gifts	Make an irrevocable assignment of a business income revenue stream for a specified length of time	Current income tax deduction Income can revert back to donor at specified time
Make a large gift with little cost to you	Gift of life insurance	Contribute a life insurance policy you no longer need	Possible future deductions through gifts to pay policy premiums
Avoid the two-fold taxation of IRAs or other employee benefit plans	Gift of retirement plan assets	Name us as beneficiary of the remainder of retirement assets after your lifetime	Make the gifts from the most highly taxed assets, leaving more for family Avoids income tax and estate tax
Make a gift of an asset no longer needed and generate an income tax deduction	Gift of real estate	Donate the property to us, or sell it to us at a bargain price	Immediate fair market value income tax deduction Reduction or elimination of capital gains tax
Give your personal residence, vacation home or farm now, but continue to live there	Gift of retained life estate	Deed ownership of your home to us but retain occupancy	Valuable charitable income tax deduction Lifetime use of residence
Create a hedge against inflation over the long term and supplement your retirement income	Charitable remainder unitrust	Create a trust that pays a fixed percentage of trust assets as revalued annually	Receive a variable income for life Immediate income tax charitable deduction

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Secure a fixed income and supplement your retirement funds	Charitable remainder annuity trust	Create a charitable trust that pays you a set income annually	Immediate income tax deduction Fixed payments for life, often at a higher rate of return
Reduce gift and estate taxes on assets you pass to children or grandchildren	Charitable lead trust	Create a charitable trust that pays fixed or variable income to us for a specific term of year; principal is retained for heirs	Reduces your taxable estate Your family keeps the property, often with reduced gift taxes
Make a revocable gift during your lifetime	Revocable living trust	Name us as the beneficiary of assets in a living trust	Control of the trust for your lifetime Possible avoidance of federal estate tax
Make an income gift to an heir for a limited time and then a gift to UNT	Testamentary charitable gift annuity	Include language in your will to establish a gift annuity contract with us that pays a set amount for one or two lives	Reduce or eliminate federal estate tax Fixed payments to heirs for life
Make a quick and easy gift	Outright gift of cash	Write a check	Immediate income tax deduction Property removed from estate
Avoid tax on capital gains	Outright gifts of securities	Contribute long-term appreciated stock or other securities	Immediate charitable deduction of full fair market value Avoidance of capital gains tax
Share your enjoyment of a collection or other personal item with UNT	Outright gift of personal property	Donate tangible personal property used for our tax-exempt function	Charitable deduction based on the appraised value Avoidance of federal estate tax