

# Choose a Gift That Matches Your Goal

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This list is a sampling of strategies that may help you reach your giving goals and make an impact at Weber State. We highly recommend coordinating with your financial advisor, tax advisor and estate attorney. We are glad to join that discussion or facilitate a meeting with professionals from our volunteer advisory council to help you determine which options best fit your goals.

## TYPES OF GIFTS

	BENEFIT TO DONOR	INCOME TO DONOR	TAXATION OF INCOME	DONOR OBJECTIVE	
<i>Give Today</i>	CASH	<ul style="list-style-type: none"> <li>• Simplicity</li> <li>• Qualifies for charitable income tax deduction</li> </ul>	<ul style="list-style-type: none"> <li>• None</li> </ul>	<ul style="list-style-type: none"> <li>• None</li> </ul>	<ul style="list-style-type: none"> <li>• Maximum deduction, no need for income</li> </ul>
	SECURITIES/REAL ESTATE	<ul style="list-style-type: none"> <li>• Qualifies for charitable income tax deduction for fair market value</li> </ul>	<ul style="list-style-type: none"> <li>• None</li> </ul>	<ul style="list-style-type: none"> <li>• None</li> </ul>	<ul style="list-style-type: none"> <li>• Maximum deduction, no need for income</li> </ul>
	CHARITABLE IRA ROLLOVER	<ul style="list-style-type: none"> <li>• At age 72 or older, direct gift from, IRA can meet required minimum distribution (RMD) without incurring federal income tax</li> <li>• Great gift for non-itemizers</li> </ul>	<ul style="list-style-type: none"> <li>• None</li> </ul>	<ul style="list-style-type: none"> <li>• None</li> </ul>	<ul style="list-style-type: none"> <li>• Meet required minimum distribution unable to take charitable income tax deduction because doesn't itemize</li> </ul>
<i>Give a Legacy</i>	BEQUEST IN WILL	<ul style="list-style-type: none"> <li>• Control over estate distribution</li> <li>• Avoids estate tax</li> </ul>	<ul style="list-style-type: none"> <li>• None</li> </ul>	<ul style="list-style-type: none"> <li>• None</li> </ul>	<ul style="list-style-type: none"> <li>• Control and estate tax deduction</li> </ul>
	RETIREMENT ACCOUNTS	<ul style="list-style-type: none"> <li>• Qualifies for estate tax deduction if WSU beneficiary</li> <li>• No future income tax</li> </ul>	<ul style="list-style-type: none"> <li>• None</li> </ul>	<ul style="list-style-type: none"> <li>• None</li> </ul>	<ul style="list-style-type: none"> <li>• Control and estate tax deduction, no income tax on distribution</li> </ul>
	LIFE INSURANCE	<ul style="list-style-type: none"> <li>• Qualifies for charitable tax deduction for premiums paid on existing policy</li> <li>• Qualifies for charitable tax deduction for cash/replacement value for paid-up policy</li> <li>• Avoids estate tax</li> </ul>	<ul style="list-style-type: none"> <li>• None</li> </ul>	<ul style="list-style-type: none"> <li>• None</li> </ul>	<ul style="list-style-type: none"> <li>• Deduction and the ability to make a large gift for low cost</li> </ul>
<i>Give a Blend</i>	CHARITABLE GIFT ANNUITY	<ul style="list-style-type: none"> <li>• Qualifies for charitable income tax deduction for gift portion</li> <li>• Reduced capital gains tax</li> </ul>	<ul style="list-style-type: none"> <li>• Fixed income based on initial value of annuity</li> </ul>	<ul style="list-style-type: none"> <li>• Portion taxed as ordinary income</li> <li>• Portion of income tax is free</li> </ul>	<ul style="list-style-type: none"> <li>• Stable rate of income</li> <li>• Portion also taxed as capital gains if appreciated property contributed</li> </ul>
	CHARITABLE LEAD TRUST	<ul style="list-style-type: none"> <li>• Trust principal reverts to donor or family member</li> <li>• Allows for transfer of assets to family members at a reduced tax cost</li> </ul>	<ul style="list-style-type: none"> <li>• None, income to WSU</li> </ul>	<ul style="list-style-type: none"> <li>• None</li> </ul>	<ul style="list-style-type: none"> <li>• Pass principal to heirs</li> </ul>
	CHARITABLE REMAINDER ANNUITY TRUST	<ul style="list-style-type: none"> <li>• Qualifies for charitable tax deduction for WSU's remainder interest</li> <li>• No capital gains tax</li> </ul>	<ul style="list-style-type: none"> <li>• Fixed income based on initial value of annuity</li> </ul>	<ul style="list-style-type: none"> <li>• Ordinary income, capital gains possible</li> </ul>	<ul style="list-style-type: none"> <li>• Stable rate of income</li> </ul>
	CHARITABLE REMAINDER UNITRUST	<ul style="list-style-type: none"> <li>• Qualifies for charitable tax deduction for WSU's remainder interest</li> <li>• No capital gains tax</li> </ul>	<ul style="list-style-type: none"> <li>• Variable income based on annual value of trust</li> </ul>	<ul style="list-style-type: none"> <li>• Ordinary income, capital gains possible</li> </ul>	<ul style="list-style-type: none"> <li>• Income with potential for growth</li> </ul>
	RETAINED LIFE ESTATE	<ul style="list-style-type: none"> <li>• Retention of life estate in personal residence or farm</li> <li>• Qualifies for charitable tax deduction for present value of remainder interest in property</li> <li>• Avoids capital gains tax</li> </ul>	<ul style="list-style-type: none"> <li>• None, unless property is rented</li> </ul>	<ul style="list-style-type: none"> <li>• None, ordinary income if rented</li> </ul>	<ul style="list-style-type: none"> <li>• Deduction, plus continued use of residence or farm</li> </ul>



# Planned Giving

ADVISORY COUNCIL

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Our WSU Planned Giving Advisory Council is a select group of qualified professional advisors and attorneys who encourage, support and counsel individuals, families and groups on how to give to Weber State University through wills, bequests, other estate plans, or deferred gifts.

The Council's primary goal is to help increase the University's endowment and to provide expanded financial resources for students, faculty and programs.

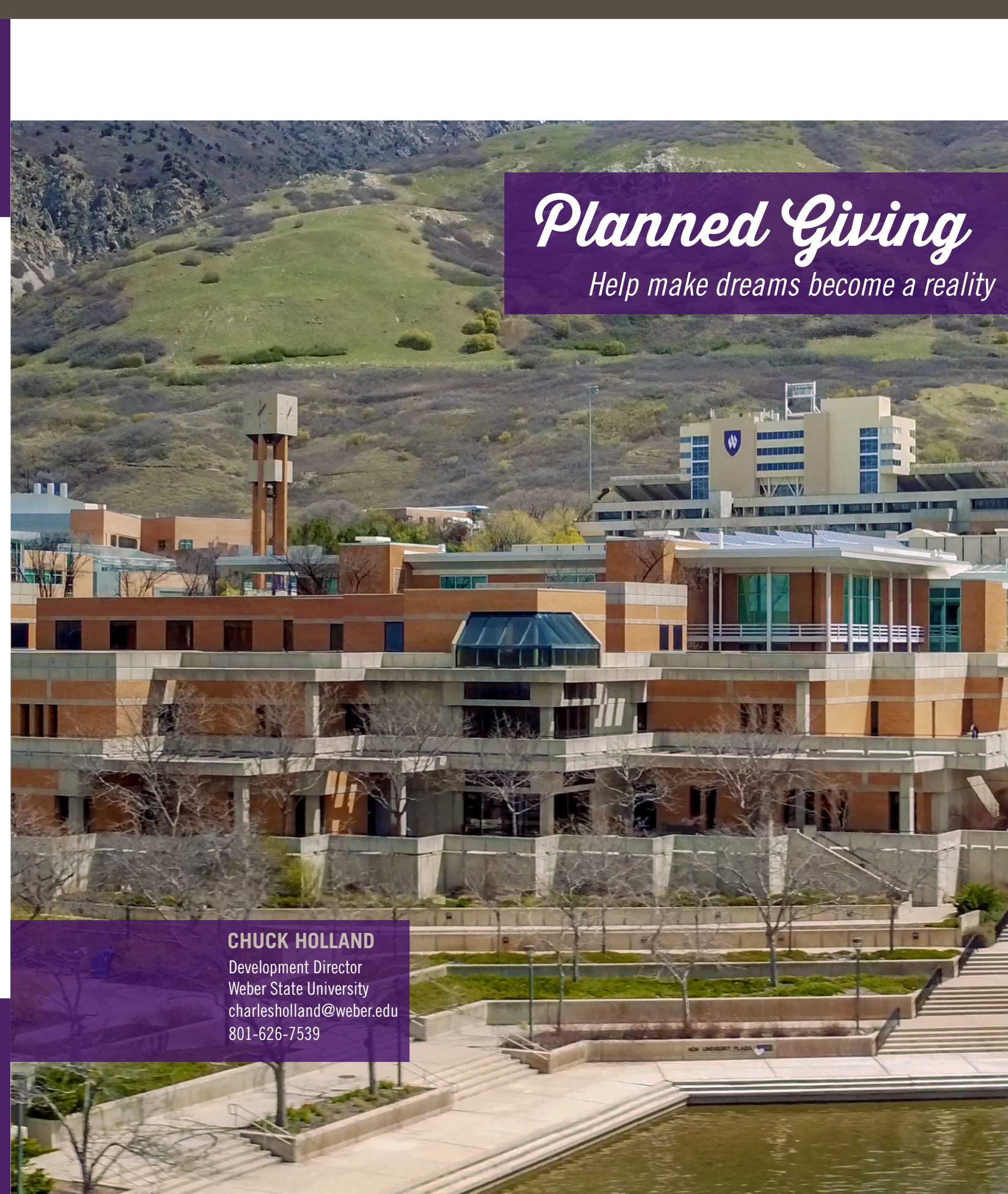
Once you speak with your financial advisor and attorney or if you want help, please feel free to reach out to any one of our council members for assistance.

If you aren't sure where to begin, please visit our website: [weber.giftlegacy.com](http://weber.giftlegacy.com) and select a council member to ask them how to get started.

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FOR MORE INFORMATION VISIT:  
[weber.giftlegacy.com](http://weber.giftlegacy.com)

*"At Weber State, every dollar you donate has a significant impact on student success. Due to our highly affordable tuition and number of students in need, your gift goes further to help make dreams come true."*

**-President Brad Mortensen**



# Planned Giving

*Help make dreams become a reality*

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