



Foundation

Giving Opportunities

Tax Benefits

Other Benefits

<p>Outright Gift - A donation of cash, securities, or personal property.</p>	<p>Income tax deduction for the value of the gift, plus no capital gains tax due on appreciated property.</p>	<p>Donor can direct the gift to ULM's priority needs and/or to a purpose for which the donor has a passion.</p>
<p>Bequest in a Will - A gift made by naming a charity in the donor's will.</p>	<p>Estate tax deduction for the value of the donor's bequest to charity.</p>	<p>Gives the donor flexibility in providing for family needs first.</p>
<p>Bequest in a Revocable Living Trust - A trust established during the donor's lifetime. A will must be created first, then this trust.</p>	<p>Savings in estate taxes if a charity is named as a beneficiary within the trust.</p>	<p>This trust avoids probate and can be changed by the donor at any time.</p>
<p>Life Insurance Gift - A gift of an old or new policy with a charity named as beneficiary and owner.</p>	<p>Immediate income tax deduction for gift's value, plus possible estate tax savings.</p>	<p>Provides a way to make a significant gift with little expenditure (also known as leveraging a gift).</p>
<p>Retirement Plan Gift - A gift made by naming a charity as a beneficiary after the donor's death (plans such as IRA, 401K, 403B, etc.).</p>	<p>Can provide significant reductions in income and estate taxes.</p>	<p>Can help preserve the value of the deceased's estate and can reduce income and estate taxes providing a greater benefit to the heirs. Avoid income tax on your required minimum distribution after age 70 ½ by donating up to \$100,000 per year directly to the ULM Foundation.</p>
<p>Real Estate Gift - A gift of real property, currently or through a retained life estate. Links to Spyker Farm and Johnson Farm gifts....</p>	<p>Immediate income tax deduction for the charitable value of the gift, plus no capital gains tax on transfer.</p>	<p>Retained life estate allows the donor to continue to use the property during their lifetime and still receive charitable deduction.</p>
<p>Charitable Remainder Annuity Trust - A trust that pays a <i>fixed income</i> to donor or those named by the donor for life or term of years.</p>	<p>Charitable income tax deduction, avoids capital gains tax, possible estate tax deduction depending on size of estate.</p>	<p>Donor directs remainder value of trust for charitable use. Provides fixed annual income for donor and/or other beneficiaries.</p>
<p>Charitable Remainder Unitrust - A trust that pays a <i>fixed percentage</i> to donor or those named by the donor for life or term of years.</p>	<p>Charitable income tax deduction, avoids capital gains tax, possible estate tax deduction depending on size of estate.</p>	<p>Donor directs remainder value of trust for charitable use. Provides variable annual income for donor and/or other beneficiaries.</p>

<p>Charitable Gift Annuity - A contract whereby the ULM Foundation agrees to pay one or two people a fixed percentage (based on age of the donor and/or beneficiaries) of the value of the gift for their lifetime.</p>	<p>Immediate charitable income tax deduction with capital gains spread out over life expectancy of beneficiaries.</p>	<p>Gives donor and/or another beneficiary a guaranteed income for life. The CGA is backed by ULM Foundation assets.</p>
<p>Charitable Lead Trust - A trust that pays the <i>ULM Foundation</i> an income for a period of years before you or heir(s) receive the trust remainder.</p>	<p>Income tax savings for value of payments made to a charity.</p>	<p>Allows donor to pass assets to heirs avoiding estate and gift taxes.</p>