

Alumni, parents, faculty, staff, and friends of the University who fund a life-income gift or establish a plan to transfer assets to the University from their estate qualify for membership in the Wilson Society.



WAYS TO GIVE





DEFERRED ESTATE GIFTS

You can make a gift in the future by creating a plan that directs the executor of your estate (or the manager of your funds) to transfer assets to the University on your behalf.

Bequest

With the assistance of your attorney, establish a provision for the University in your will or living trust.

- Direct your support to any area, school, or unit that you choose.
- Make the University a beneficiary of a percentage of the remainder of your estate after debts and taxes are paid.
- Designate a specific amount or a particular asset such as U.S. Savings Bonds, securities, real estate, art, or other tangible personal property.

Discussing your specific objectives and plans with the Office of Trusts, Estates & Gift Planning ensures the University is able to accept your thoughtful gift.

Retirement Assets

Name the University as a beneficiary on the form provided by your retirement assets manager.

Review the form with your attorney to discuss how a retirement asset gift can be incorporated in your plan. Retirement assets that pass directly to the University are preserved 100 percent free of tax and your estate is also eligible for a charitable tax deduction.

Life Insurance

- Gift the policy by making the University owner or name the University as beneficiary.



LIFE-INCOME GIFTS

Between charitable trusts, gift annuities, and other vehicles, the University of Rochester currently invests and manages more than \$100 million for its beneficiaries, who enjoy the same excellent financial management expertise as the University's endowment.

Charitable Gift Annuity

This simple contract provides fixed income for life for you or one or two other individuals.

Cash or securities can be gifted to fund a gift annuity. The benefits:

- Immediate charitable income tax deduction
- Potential for a portion of income to be tax-free
- Tax avoided on part of capital gain, if funded with appreciated securities
- Income can be immediate (typically age 50+) or deferred

Charitable Remainder Unitrust

Cash, securities, real estate, life insurance, or personal property can be gifted to fund a trust. These trusts are managed within the University endowment which provides beneficiaries access to diversity and alternative investments. This option provides variable income for life or a term of years for one or two individuals and possibly another generation. The benefits:

- Immediate charitable income tax deduction
- Minimum payout is five percent
- 100 percent avoidance of capital gains tax on the transfer, if funded with appreciated assets
- Revalued annually per investment performance, providing opportunity for growth in income

OTHER OPPORTUNITIES

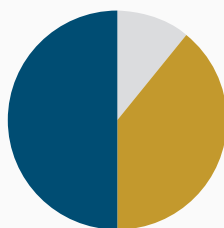
Real Estate

- Gift the University your primary residence or vacation home while retaining the right to enjoy it for life. Your lifestyle remains the same as long as you live there with the added benefit of a charitable income tax deduction. When you no longer need the home, it will be sold to fund a designated purpose of your choosing at the University.
- Gift your primary residence or vacation home to fund a charitable remainder unitrust, tax-free. This also preserves more of the value for your charitable interests and provides a stream of income to you for your lifetime or a term of years.
- Gift your home outright for maximum charitable deduction.

Charitable Lead Trusts

The University receives income for a term of years with the corpus going to you or your heirs.

Example of a Gift Structure:



- **Annual Gift:** George Eastman Circle
- **Special Gift**
- **Planned Gift:** Life-Income Gift, Bequest or IRA Beneficiary Designation

The information contained herein is offered for general informational and educational purposes. State law may affect the results illustrated. You should seek the advice of an attorney for applicability to your own situation.



Visit the Wilson Society online to see how other Wilson members are leaving their mark, to learn more about the Wilson family legacy, and to imagine the difference you can make in the life of the University.

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