

# Plan ahead

|   | Your gift  | Your goal   | How you make the gift  | Your benefits  |
|---|--|---|--|--|
| <b>Simple gifts anyone can make</b>   | <p>Your will or living trust</p> <p>A beneficiary designation</p>              | <ul style="list-style-type: none"> <li>Defer a gift until after your passing.</li> <li>Maintain control of your assets during your lifetime.</li> </ul>                 | <ul style="list-style-type: none"> <li>Work with your attorney to add a gift in your will or living trust detailing your donation to ASU.</li> <li>Designate ASU as beneficiary of a percentage of your retirement plan, savings or brokerage account, donor advised funds, or life insurance policy.</li> </ul>   | <ul style="list-style-type: none"> <li>Maintain your current lifestyle while making a meaningful gift to support ASU.</li> <li>Enjoy the flexibility to change your plans as life changes.</li> <li>Pass your retirement plan assets to ASU tax-free.</li> </ul>   |
| <b>Gifts of assets</b>  | <p>Real estate, stock or other securities</p>                                  | <ul style="list-style-type: none"> <li>Make a gift now and receive tax benefits.</li> <li>Make a larger gift with little or no effect on cash flow.</li> </ul>          | <ul style="list-style-type: none"> <li>Give real estate, stock, or securities that have increased in value directly to ASU.</li> </ul>   | <ul style="list-style-type: none"> <li>Qualify for income tax benefits.</li> <li>Avoid capital gains taxes on assets that have increased in value.</li> </ul>  |
| <b>A gift that pays you</b>   | <p>Charitable gift annuity*</p>  | <ul style="list-style-type: none"> <li>Supplement your retirement income with steady payments.</li> <li>Receive payments that are partially income tax-free.</li> </ul> | <ul style="list-style-type: none"> <li>Make a donation of cash or securities to benefit ASU through a simple exchange for fixed payments for life.</li> </ul>  | <ul style="list-style-type: none"> <li>Qualify for an income tax charitable deduction.</li> <li>Enjoy tax savings on a portion of each payment you receive throughout your life expectancy.</li> <li>Receive fixed payments for life.</li> <li>What is left of your gift after your passing supports ASU.</li> </ul> |
| <b>A flexible gift that pays income</b>                                     | <p>Charitable remainder unitrust</p> <p>Charitable remainder annuity trust</p> | <ul style="list-style-type: none"> <li>Supplement your own retirement income or that of someone else.</li> </ul>  | <ul style="list-style-type: none"> <li>You transfer cash, securities or other appreciated property into a charitable remainder trust. The trust pays either a variable (unitrust) or fixed (annuity trust) amount each year to you and/or another beneficiary if you choose, for a lifetime or a term up to 20 years. When the term is up, the balance goes to ASU.</li> </ul> | <ul style="list-style-type: none"> <li>You can make a generous gift to ASU, receive an income tax deduction for the charitable portion of your gift and eliminate capital gains tax at the time of the gift when the trust is funded with appreciated assets.</li> </ul>   |
| <b>Gifts that reduce gift and estate taxes on assets you pass to family</b> | <p>Charitable lead unitrust</p> <p>Charitable lead annuity trust</p>           | <ul style="list-style-type: none"> <li>Provide a revenue stream to ASU.</li> </ul>  | <ul style="list-style-type: none"> <li>You transfer securities or other appreciating property into a charitable lead trust. The trust pays either a variable (unitrust) or fixed (annuity trust) amount each year to ASU for a lifetime or term of years. The balance then passes to your heirs.</li> </ul>  | <ul style="list-style-type: none"> <li>Support ASU during your lifetime, reduce your taxable estate and often reduce gift taxes.</li> </ul>  |

**California residents:** Annuities are subject to regulation by the State of California. Payments under such agreements, however, are not protected or otherwise guaranteed by any government agency or the California Life and Health Insurance Guarantee Association.

For questions about planned giving, please contact:

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The information in this publication is not intended as legal or tax advice. For such advice, please consult an attorney or tax advisor. Figures cited in examples are for hypothetical purposes only and are subject to change. References to estate and income taxes include federal taxes only. State income/estate taxes or state law may impact your results.

\*Charitable gift annuities are not available in all states or through all organizations. Please contact us if you are interested in a gift annuity.

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