

PLANNING YOUR GIFT AT UC RIVERSIDE

Do you wish you could help UCR but think you can't afford to make a gift? There are many ways to make a gift today that still fit into your financial plan. Please review the chart on the back to learn how you can impact the future of UCR.



IRA ROLLOVER

If you are over age 70½ and don't need the income from your IRA, you can make a tax-free qualified charitable distribution of cash up to \$100,000 annually directly to UCR that will count as your required minimum distribution.

BUSINESS INTERESTS, CLOSELY HELD STOCK, AND PARTNERSHIPS

If you are thinking of selling your business, there are ways to give a portion of your interest in order to offset capital gains taxes. If you don't want to sell any time soon, your business can also give a non-inventory asset and receive a tax deduction for its fair market value.

BARGAIN SALE

If you have a piece of real estate you'd like to liquidate, consider selling UCR the property for less than fair market value and getting a charitable tax deduction for the difference, which could offset your capital gains taxes. See the back for more planning options funded with real estate.

DONOR ADVISED FUND

If you are unsure where you want to give, you can donate cash or other assets into an invested fund now, receive an immediate tax deduction, and then decide later where to give it.

LIFE INSURANCE

If you have an unneeded life insurance policy, you can donate it to UCR and take an immediate tax deduction. We can sell it for its cash value or hold on to it and receive the death benefit. You can also name UCR full or partial beneficiary of a current policy.

TANGIBLE PERSONAL PROPERTY

If you own things like artwork, collectibles, jewelry, cars, etc. that you no longer want or need, consider giving these items to UCR and benefitting from an immediate income tax deduction.

APPRECIATED SECURITIES AND REAL ESTATE

If you own securities or real estate that you no longer need or wish to sell, you can give them to UCR and completely avoid taxes. Spend some time reviewing the chart on the back to learn more about how you can impact the future at UCR today.



Did you know there are ways to integrate your charitable, financial, and estate planning goals? Some of the methods for giving listed below can provide you with lifetime income, give you substantial tax benefits, and benefit your heirs all while supporting UCR.

GIVING METHOD	HOW DOES IT WORK?	YOUR BENEFITS
<p>Bequest and Beneficiary Designation</p>	<p>You make a gift provision in your will or trust that UCR receives when you pass away. A beneficiary designation is similar; you name UCR as beneficiary on an asset that usually passes outside of a will, like a retirement plan or life insurance policy, and UCR receives it when you pass away.</p>	<p>You may desire to support UCR but are unable to make gifts during your lifetime. A bequest or beneficiary designation is revocable and gives you the flexibility you may need to cover your expenses during your lifetime.</p>
<p>Charitable Gift Annuity (CGA)</p>	<p>You make a gift of cash, securities, or real estate to UCR and UCR agrees to make fixed payments for the duration of one or two lives of beneficiaries (annuitants), who are usually the donors. UCR invests the gift in a separate fund and does not use it until the annuitants pass away.</p>	<p>You receive a current income tax deduction and lifetime income for retirement in addition to partially bypassing capital gains taxes. CGAs are an excellent way to use appreciated stock or property to create a reliable income stream.</p>
<p>Charitable Remainder Trust (CRT)</p>	<p>You transfer cash or other property to fund a trust that invests the assets and makes payments to you or other beneficiaries for your/their lifetime or a number of years. Afterward, what remains passes to UCR.</p>	<p>In addition to a current income tax deduction, a CRT can sell your appreciated assets like securities or real estate completely free of capital gains taxes. It can create or replace income for retirement while saving you the work of managing a stock or rental property.</p>
<p>Charitable Lead Trust (CLT)</p>	<p>You transfer cash or other property to a trust that invests the assets and makes payments to UCR for a number of years and then passes the trust property back to you, your family, or heirs with no additional tax.</p>	<p>You can transfer specific property to your family without paying gift or estate taxes. This is a great option to leverage assets to you, your family, or other beneficiaries while making generous gifts to UCR.</p>
<p>Retained Life Estate</p>	<p>You transfer your personal residence (whether that is a farm, boat, or home) to UCR and retain the right to use the property for your lifetime. You use the property the same way as before, including being responsible for maintenance and upkeep, and UCR can keep or sell the property when you pass away.</p>	<p>You receive a current income tax deduction while retaining the right to use your property for your lifetime. This is a good option if you know you don't want to sell your home or give your home to your heirs, but you still want to get a tax deduction.</p>
<p>Pooled Income Fund (PIF)</p>	<p>You transfer cash or property to a common charitable remainder trust into which other donors have also transferred cash or property. The trust invests the assets and makes payments to you or other beneficiaries based on the percentage of your contribution for your/their lifetime or a number of years. Afterward, what remains passes to UCR.</p>	<p>A PIF has the same benefits as a CRT: a current income tax deduction, lifetime income, and the ability to sell property free of capital gains taxes. A PIF is a good option if you like the idea of a CRT, but you want to contribute a smaller amount.</p>