



## Ways to Give

### **Cash Gifts:**

IRS regulations allow you to claim a charitable gift deduction of up to 50 percent of your adjusted gross income. If your giving exceeds that limit, you can carry your deduction forward for up to five years.

### **Gifts of Securities:**

A gift of appreciated stock or mutual funds can be an excellent philanthropic tool that can reduce your tax burden.

### **IRA Designations:**

IRAs can be an excellent way to leave a legacy for UTMB. Many times because of income and capital gains taxes, these resources are difficult to transfer to heirs. Making a gift of an IRA can be as simple as designating the university as the IRA's beneficiary.

### **Bequests:**

**Specific Bequests:** Through your will, you can make a specific bequest to UTMB or can set aside a percentage of your estate as a charitable gift.

**Residuary Bequests:** Your will can direct that the residual of your estate—the assets left over after you have provided for loved ones—be set aside for a gift to benefit the university.

### **Gifts of Life Insurance:**

You can designate UTMB as the beneficiary or owner of a paid-up life insurance policy.

### **Life Income Giving:**

**Charitable Gift Annuity:** Through an annuity, you transfer assets to the university, enjoy a tax deduction and receive fixed payments for life—largely tax free—protecting you against the volatility of financial markets.

**Charitable Remainder Trust:** This gift arrangement is highly flexible, offering various levels of control and paying you income—usually for the rest of your life. You can fund the trust with cash, securities and/or real estate. You can choose to receive fixed payments based on the value of the assets when the trust is created or a variable income stream based on the value of the trust each year.

### **Charitable Lead Trust:**

In this strategy, you temporarily set aside assets in a trust. For a period of time, the income supports a UTMB program of your choosing. The assets—generally with appreciate growth—are then either returned to you or passed to your heirs in tax advantaged ways.

### **Gift of Your Home, Vacation Home, Farm or Ranch:**

You can continue to live in a home you deed to UTMB and can enjoy a tax deduction. At the end of life, your home reverts to UTMB and supports your charitable wishes.

**For more information about the campaign, visit us at: [www.utmb.edu/campaign](http://www.utmb.edu/campaign) or call the UTMB Office of University Advancement at (409) 772-5174.**

