

Giving Opportunities

Tax Benefits

Other Benefits

- A donation of cash, securities, or personal property.	Income tax deduction for the value of the gift, plus no capital gains tax due on appreciated property.	Donor can direct the gift to ULM's priority needs and/or to a purpose for which the donor has a passion.
- A gift made by naming a charity in the donor's will.	Estate tax deduction for the value of the donor's bequest to charity.	Gives the donor flexibility in providing for family needs first.
- A trust established during the donor's lifetime. A will must be created first, then this trust.	Savings in estate taxes if a charity is named as a beneficiary within the trust.	This trust avoids probate and can be changed by the donor at any time.
- A gift of an old or new policy with a charity named as beneficiary and owner.	Immediate income tax deduction for gift can provide significant	
	reductions in income and estate taxes.	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.
- A gift of real property, currently or through a retained life estate. Links to Spyker Farm and Johnson Farm gifts....	Immediate income tax deduction for the charitable value of the gift, plus no capital gains tax on transfer.	Retained life estate allows the donor to continue to use the property during their lifetime and still receive charitable deduction.
- A trust that pays a <i>fixed income</i> to donor or those named by the donor for life or term of years.	Charitable income tax deduction, avoids capital gains tax, possible estate tax deduction depending on size of estate.	Donor directs remainder value of trust for charitable use. Provides fixed annual income for donor and/or other beneficiaries.

- A trust that pays a *fixed*

<p>- 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>- 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>