

# Comparing Your Options

Use the links below to compare at a glance the major features of a number of gift planning opportunities. Your advisors can help you in evaluating the benefits in light of your unique circumstances. Click on the links to each plan for more information. We will be pleased to discuss the charitable dimension of your plans with you and your advisors at any time.

[Bequest by Will Revocable Living Trust Bequest by Will](#)

[Charitable Remainder Annuity Trust Gift Annuity Agreement](#)

[Charitable Remainder Unitrust](#)

[Charitable Lead Trust Cash & Appreciated Property](#)

Donor Receives: The satisfaction of knowing that a meaningful gift has been arranged.

Tax Savings: Federal estate tax deduction for amount bequeathed to charity.

Other Advantages to the Donor: Opportunity to make a substantial gift without depleting funds needed during life. May be revised at any time.

Oregon Health & Science University Foundation Receives: A substantial gift to further its mission.

## [Charitable Remainder Annuity Trust \(CRAT\)](#)

Donor Receives: Fixed annual income to donor and/or other beneficiary(ies). Income amount defined in trust agreement (at least 5% of initial trust assets).

Tax Savings: Income tax charitable deduction for the value of the gift that it is expected will be distributed to Oregon Health & Science University Foundation at the termination of the trust. Value of trust assets at death generally deductible from estate for tax purposes. Capital gains tax bypassed at time of funding.

Other Advantages to the Donor: Asset segmentation and preservation. Supplement income for the donor or others. May be created for a term of years in order to provide income for short-term needs. Professional management of funds by those of donor's choosing.

Oregon Health & Science University Foundation Receives: A substantial gift when the trust terminates. Knowledge of the gift helps Oregon Health & Science University Foundation in planning to meet future needs.

## [Charitable Remainder Unitrust \(CRUT\)](#)

Donor Receives: Variable annual income to donor and/or other beneficiary(ies). Rate of income defined in trust agreement (at least 5% of trust assets).

Tax Savings: Income tax charitable deduction for a portion of the value of the assets placed in trust. Value of trust assets at death generally deductible from estate for tax purposes. Capital gains tax bypassed at time of funding.

Other Advantages to the Donor: Asset segmentation and preservation. Supplement income of the donor and/or others. May be created for a term of years in order to provide income for short-term needs. Professional management of funds by those of donor's choosing.

Oregon Health & Science University Foundation Receives: A substantial gift when the trust terminates. Knowledge of the gift helps Oregon Health & Science University Foundation in planning to meet future needs.

## [Charitable Lead Trust](#)

Donor Receives: Donor receives no income from the trust. Check with advisors on specific tax treatment of different types of charitable lead trusts.

Tax Savings: In most cases either a current income tax charitable deduction or gift and estate tax deductions. Trust may owe income tax on income realized in excess of amounts distributed to charity.

Other Advantages to the Donor: May provide a means to make a significant gift and have assets returned to donor, or transferred to loved ones at reduced cost. Professional management of funds by those of donor's choosing.

### **Charitable Lead Trust**

Oregon Health & Science University Foundation  
Receives: Either fixed or variable payments for the term of the trust.

### **Revocable Living Trust**

Donor Receives: Income earned by trust may be paid to donor, charity, or other(s).

Tax Savings: No income tax benefits (unless income goes to charity). When property passes to The Ohio State University at death of donor, estate tax deduction is allowed for amounts transferred for charitable purposes.

Other Advantages to the Donor: Opportunity to change the trust (and gift), if desired. Avoidance of probate. Opportunity for professional management of assets in trust by those of donor's choosing.

Oregon Health & Science University Foundation  
Receives: Substantial gift, in many cases larger than the donor could comfortably give otherwise.

### **Gift Annuity Agreement**

Donor Receives: Fixed annual payments to donor and/or other beneficiary. Rate of payment based on age(s) of annuitant(s).

Tax Savings: Income tax charitable deduction equal to a portion of the funds transferred. Payments partially tax-free for period of time equal to annuitant's life expectancy.

Other Advantages to the Donor: Donor or other annuitant receives supplement to income.

Oregon Health & Science University Foundation  
Receives: A portion of the amount used to fund a gift annuity will be used to further the mission of Oregon Health & Science University Foundation.

### **Cash & Appreciated Property**

Cash: Convenient and accessible. Income tax deductible for itemizers up to 50% of adjusted gross income (AGI). Any excess is deductible over the next five years.

Appreciated Property: Conserves cash for other uses. Income tax deductible as above, but up to 30% of AGI. Capital gains tax not incurred; full value of asset is deductible. Where there is little increase in value over the cost of an asset, it may be best to choose to base your tax deduction on the cost basis of the property and elect to deduct that amount up to 50% of AGI.

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**Source URL (retrieved on 06/29/2017 - 07:35):** <http://ohsufoundation.givingplan.net/pp/comparing-your-options/4528>