



HILLSDALE COLLEGE

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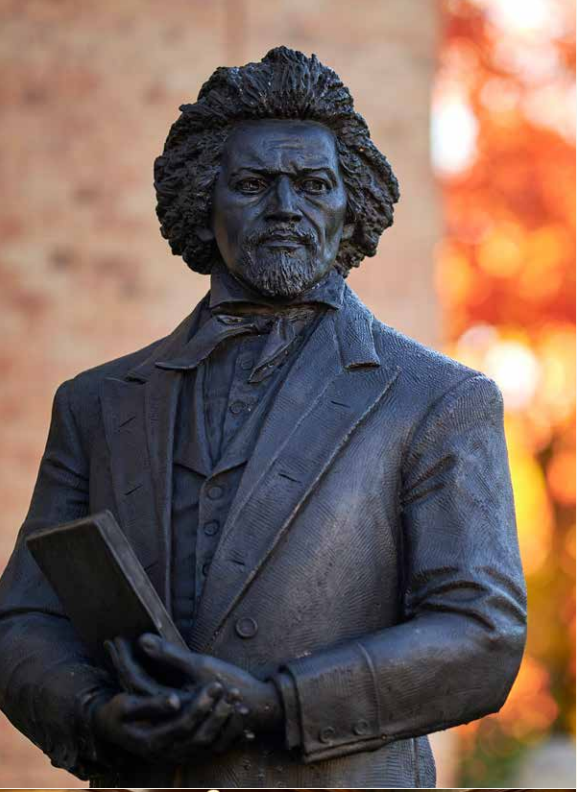
Gifts that Pay *You*

Your guide to Charitable Gift Annuities & Charitable Remainder Trusts

SECURE A FUTURE & CREATE A LEGACY

Give the gift that gives back to learning, character, faith, and freedom. Charitable Gift Annuities and Charitable Remainder Trusts are two arrangements where you make an irrevocable gift to charity but retain lifetime payments for you and/or a loved one while receiving significant tax benefits. One of these gifts may be right for you if you would like to:

- Make a meaningful gift to defend liberty through education
- Create or retain income from the assets you donate
- Create a legacy but would appreciate tax benefits now
- Provide income to a loved one during their lifetime
- Make a gift now but will not need payments until a later time



Which Option is Right For You?

CHARITABLE GIFT ANNUITY

- Make a gift with a donation of \$10,000 or more using cash or appreciated securities.
- Security of fixed lifetime payments, a significant portion of which will be tax-free, will never change, and will be backed by the full assets of Hillsdale College.
- Ability to delay payments until retirement, receiving a higher payment rate at that time while securing a charitable income tax deduction now.

CHARITABLE REMAINDER TRUST

- Make a gift with a donation of \$100,000 or more.
- Donate real estate or another asset that has appreciated in value, potentially replacing current income from the property while avoiding significant capital gains tax that would otherwise be due on a sale.
- Remain a trustee, and retain some influence over investment decisions.
- Payments increase with gains in the value of the trust.

Our planning team is here to work with you and your advisors to explore your options.





CREATING A CHARITABLE GIFT ANNUITY

1. Make an irrevocable donation of cash or stock to Hillsdale College. Minimum gift is \$10,000.
2. Decide if one of two people will benefit, which can include a spouse or other loved one.
3. Your payment rate is based on age and will never change. Older age will result in higher payments.
4. Choose when you want payments to begin. You must be at least 60 years of age to receive payments.
5. A portion of your gift may qualify for an immediate tax deduction and may be treated as tax-free income.
6. After your lifetime, the remainder of your gift supports Hillsdale College year after year.

CREATING A CHARITABLE REMAINDER TRUST

1. Transfer an appreciated asset into an irrevocable trust. Minimum gift amount is \$100,000.
2. Trustee sells the asset, paying no capital gains tax, and reinvests the proceeds.
3. Choose additional income beneficiaries, if any, and determine if your gift benefits more than one charity.
4. For the rest of your life and/or the life of other beneficiaries (or a specified number of years (up to 20)), the trust pays either variable or fixed income at a rate determined when you create the trust.
5. Receive an immediate income tax deduction in the amount representing the future value of your gift.
6. After your lifetime, the remaining principal is used to support the mission of Hillsdale College.

A Powerful Statement for a Classical Education

A life income gift can be a wonderful way to create a meaningful legacy while meeting your financial goals. Together with informed patriots like you, we can preserve and defend liberty through education without ONE PENNY of government funding.

Please contact us to request a free personalized example of how a Charitable Gift Annuity or a Charitable Remainder Trust would benefit you and Hillsdale College. We welcome the opportunity to help you achieve your personal, financial, and philanthropic goals.



HOW CAN I HELP?

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*This information is not intended as legal, accounting, or other professional advice. For assistance in charitable planning, consult an attorney for legal advice or obtain the services of another qualified professional. ©Hillsdale College.
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