



PLANNED GIVING OPTIONS

- ◆ A **Charitable Gift Annuity** is a simple contract with EARTH University to pay you and/or your designated beneficiary a fixed annuity for life. At the end of the contract term, the remainder will be distributed to EARTH to be used for the purposes you designate. Enjoy guaranteed income for the rest of your life and an immediate income-tax deduction - and see your gift to EARTH University be put to good use immediately!
- ◆ A **Charitable Lead Trust** provides a payment stream to EARTH University with the remainder interest going to you or a designated beneficiary. They are extremely favorable in a low interest rate economy. See the benefit of a major gift to EARTH and provide income to younger generations while avoiding estate and transfer taxes!
- ◆ A **Charitable Remainder Trust (CRT)** provides you and any designated beneficiaries with an income for the rest of your life (or a selected term of years). CRTs can be funded with real estate, thereby reducing capital gains taxes. CRTs are more flexible than Charitable Gift Annuities because you can select multiple beneficiaries and control how your payments are calculated. Enjoy a life income and a comfortable return on your gift with and see your gift to EARTH be put to good use immediately! Recapture a portion of your gift through an immediate income tax deduction and avoid estate taxes!
- ◆ In years of high income, you can set up a **Donor Advised Fund** with a minimum of \$10,000 in cash or marketable securities and receive an immediate tax deduction! Your assets grow tax-free and you retain the right to advise on all investment and grant making matters. This option is best for those who are interested in setting up a family foundation but don't want to deal with all the hassle and expense.
- ◆ A **Gift of Life Insurance** is a "wealth replacement" strategy that allows you to gift your life insurance to EARTH University and avoid hefty estate taxes. A gift of life insurance will allow you to make a gift to EARTH larger than anything you might be able to give in your lifetime. If you transfer ownership of the policy, you will receive an immediate deduction on the fair market value in addition to estate tax relief!
- ◆ Gifts of **Retirement Plan Assets** are now easier than ever! By naming EARTH as beneficiary of your IRA, 401(k) or 403(b) account, you can make a gift of those retirement assets to EARTH at a tax cost of as low as 30 cents on the dollar! You could save up to 40% on income and estate taxes *and* provide your heirs with a substantial income for a period of years!
- ◆ Leave a valuable legacy to EARTH that will be cherished for a lifetime by naming EARTH University as a beneficiary in your **Will**. A charitable bequest will help curb estate taxes and allow you to support other beneficiaries.