

OPTIONS FOR GIVING

Southern Illinois University Carbondale strives to become one of the top 75 public research universities in the country by the time it reaches its sesquicentennial in 2019. Specific plans are in place to direct Southern's successful tomorrow. Your generosity can have benefits for you as well as for the university.

Few realize the many ways to pledge your support to Southern Illinois University Carbondale. Whether you wish to make monetary gifts or gifts of property, or whether you would like to consider providing for Southern Illinois University Carbondale in your will, you should understand your options. This guide describes the many types of gifts, and provides more detailed information to help you make an informed decision.

Please contact the SIU Foundation to discuss your gift. The future of Southern Illinois University Carbondale depends on the generous contributions of people and businesses who have a vested interest in seeing it fulfill its mission.

For more information, or to make an appointment to discuss your gift, please contact:

Southern Illinois University Foundation

Mail Code 6805

Carbondale, Illinois 62901

(618) 453-4900

siuf.org

Types of gifts

Benefits to donor

Current Gifts

Cash

1. Simplicity
2. Tax deduction

Securities/Real Estate

1. Tax deduction for fair market value
2. Avoids capital gains tax

Bargain Sale

1. Tax deduction for difference between market value and sale price
2. Property removed from estate
3. Some capital gains tax avoided

Personal Property

1. If related use, tax deduction for fair market value
2. If unrelated use, tax deduction for cost basis

Deferred, Irrevocable Life Income Gifts

Charitable Gift Annuity

1. Tax deduction for gift portion
2. Portion of income is tax-free
3. Reduced capital gains tax

Charitable Remainder Annuity Trust

1. Tax deduction for SIUF's remainder interest
2. No initial capital gains tax

Charitable Remainder Unitrust

1. Tax deduction for SIUF's remainder interest
2. No initial capital gains tax

Other Irrevocable Gifts

Charitable Lead Trust

1. Trust principal reverts to donor or family members
2. Allows for transfer of assets to family members at reduced tax cost

Retained Life Estate

1. Retention of life estate in personal residence or farm
2. Tax deduction for present value of remainder interest in property
3. Avoids capital gains tax

Deferred, Revocable Gifts

Bequest in Will

1. Control over estate distribution
2. Avoids estate tax

Retirement Accounts

1. Estate tax deduction if SIUF beneficiary

Life Insurance

1. Tax deduction for premiums paid on existing policy
2. Tax deduction for cash/replacement value for paid-up policy
3. Avoids estate taxes

*Income to donor**Taxation of income**Choose this type of gift if objective is:*

None	None	Maximum deduction, no need for income
None	None	Maximum deduction, no need for income
Amount of sale	Portion taxed as capital gain	Some deduction plus a return of principal
None	None	Maximum deduction, no need for income
Fixed income based on initial value of annuity	Portion taxed as ordinary income Portion also taxed as capital gain if appreciated property contributed	Stable rate of income
Fixed income based on initial value of trust	Ordinary income, capital gain possible	Stable rate of income
Variable income based on annual value of trust	Ordinary income, capital gain possible	Income with potential for growth of income
None, income to SIUF	None	Pass principal to heirs
None, unless property rented	None, ordinary income if rented	Deduction, plus continued use of residence or farm
None	None	Control, plus estate tax deduction
None	None	Control, plus estate tax deduction, no income tax on distribution
None	None	Deduction, plus ability to make large gift for low cost

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