

# GIFT PLANNING

## GIVE THE GIFT OF KNOWLEDGE

Would you like to make a gift to Syracuse University, but assume it is beyond your financial means? Long-term strategic planning may be the answer you are looking for. Many alumni, parents, and friends are having a powerful impact on the University by creating gift plans that secure SU's future while protecting their own interests as part of a comprehensive financial plan.



# Planning for the Future

Gift planning offers many types of charitable gift arrangements that benefit you, your family, and Syracuse University. For example, you may own assets you never realized could be used to produce income. Or you may have highly appreciated assets that can create inexpensive gifts. The following gift vehicles are some ways you may be able to meet your personal financial goals *and* leave a legacy of learning for future generations of SU students.

## Bequests

A bequest is a legal provision made by will or living trust, through which you can name Syracuse University as the recipient of a testamentary trust or a specific dollar amount, percentage, or piece of property.

## Gifts of Retirement Assets

By naming SU as a beneficiary of your retirement plan assets, such as your IRA or 401(K), you may reduce the size of your estate and potential income tax exposure to your heirs.

## Gifts of Real Estate

You can gift your property outright or use it to create lifetime income for you and your loved ones. Or you may decide to give the property to the University, yet continue using it during your lifetime. By entering into a retained life estate arrangement, you deed the property to SU now and retain the right to life occupancy for yourself, your spouse, or other beneficiaries.

## Gifts of Life Insurance

By making Syracuse University the owner and beneficiary of a life insurance policy, you may take an income tax deduction based on the value of the paid premiums.

## Gift Annuities

In return for a gift of cash or appreciated securities, you receive a fixed annual income for yourself and/or another beneficiary. Not only will you receive a sizeable charitable income tax deduction, but a portion of your quarterly income payments will be tax-free. If funded with appreciated securities, the capital gains tax may be reduced.

## Charitable Remainder Trusts

These trusts can be established with gifts of cash or appreciated property, such as real estate or stock. You and your designated beneficiaries receive income of at least five percent for life or a term of years. The annuity trust provides a fixed dollar amount yearly; the unitrust pays a variable income, based on an agreed fixed percentage of the trust's market worth, valued annually.

# Getting Started

Deciding your financial and philanthropic goals and capacity to give can be a daunting task.

The following chart may help you determine your personal goals, which gift options work best for you and your family, and the benefits of each.

## CHOOSE THE GIFT OPTION THAT MATCHES YOUR GOALS

GOAL	OPTION	BENEFIT
Make a quick and easy gift	Simply write a check now	An income tax deduction and immediate impact for SU
Secure a fixed income while avoiding market risks	Establish a charitable gift annuity	Tax benefits and often a higher rate of income from assets
Defer a gift until after your lifetime	Add a bequest to SU in your will (cash, property, or a share of the residue)	Estate tax deduction and you keep assets in your name during your lifetime
Maximize heirs' inheritance while benefiting Syracuse	Name Syracuse University as beneficiary of your retirement plan, leave other assets to family	Reduced estate and income tax
Avoid tax on capital gains	Give appreciated stock or bonds held over one year	Income tax deduction and avoidance of capital gains tax
Share your enjoyment of a collection or other personal items of value	Donate tangible personal property related to SU's educational mission	A charitable deduction based on the full fair market value of the item(s)
Make a large gift with little cost	Give a life insurance policy you no longer need	Current and possible future income tax deductions
Avoid capital gains tax on the sale of a home or other real estate	Give all or a percentage of your real estate to Syracuse University	An income tax deduction, plus elimination of capital gains tax
Give all or a percentage of your home or farm but retain life residency	Create a retained life tenancy gift	Continue to enjoy your home and receive a charitable deduction and a reduction in the value of your estate
Create income from appreciated real estate or marketable securities	Establish a charitable remainder unitrust	Receive tax benefits and a variable income stream for life
Make a revocable gift during your lifetime	Name Syracuse University as the beneficiary of assets in a living trust	Full control of the trust and its assets for your lifetime

## Gift Plans in Action

Your careful planning will enable Syracuse University to incite change as never before through our vision of Scholarship in Action—a vision that compels us to actively engage people and ideas to transform lives for the better. Scholarship in Action is the driving force behind the \$1 billion goal of The Campaign for Syracuse University—the most ambitious capital campaign in the University’s history. Campaign gifts—including deferred gifts—will help achieve the following goals:

### Student Access and Support

Campaign gifts will increase scholarship support in endowed and current-use funds to attract students of merit from all walks of life who demonstrate financial need.

### Faculty Excellence

Campaign gifts will provide endowed funds for faculty recruitment, retention, and professional development activities to ensure faculty excellence.

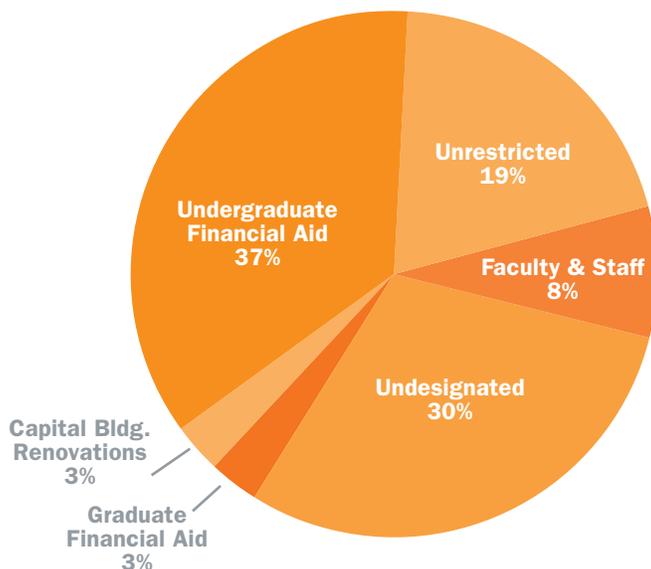
### Cross-Connections

Campaign gifts will advance interdisciplinary teaching, research, and community engagement initiatives that explore the innovative solutions the future demands.

### Building Futures

Campaign gifts will enhance teaching and research facilities and provide the advanced technology our students and faculty need to remain competitive.

**GIFT PLANS BY PURPOSE  
THE CAMPAIGN FOR SYRACUSE UNIVERSITY**



### Be a Pathfinder

When you create a gift plan, you will be recognized as a Syracuse University Pathfinder—a special group of farsighted individuals who have included the University in their long-term financial plans. As the name implies, Pathfinders are insightful leaders who guide the way for future generations of SU students.

**“We have planned a deferred gift for Syracuse in our family trust. I was fortunate to receive financial aid at Syracuse, and I feel it’s important to give back so the next generation can reap the benefits of the fine education our alma mater provides. It’s a blessing to be in a position to do this and know we are partially repaying the debt we owe to those who gave before us.”**

— Les Vielbig '57

### Let Us Help You Plan

The Office of Gift Planning will work in partnership with you and your advisors to select the gift vehicle that best meets your financial and philanthropic goals—and attain a level of philanthropy you never dreamed possible. You may explore your gift options on our convenient interactive web site at [syracuse.planyourlegacy.org](http://syracuse.planyourlegacy.org) or by contacting the Office of Gift Planning by calling toll-free at 888.352.9535 or by e-mail at [giving@syr.edu](mailto:giving@syr.edu).

### The Campaign for Syracuse University

Office of Development  
820 Comstock Avenue, Suite 100  
Syracuse, New York 13244-5040  
[campaign.syr.edu](http://campaign.syr.edu)



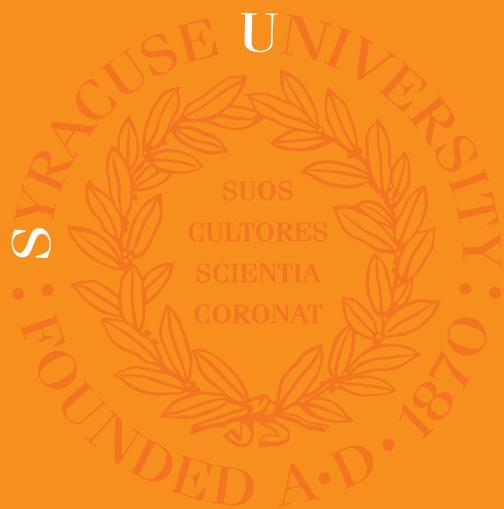
## SCHOLARSHIP IN ACTION GIFT PLAN INCITES A PATH TO STUDENT SUCCESS



Corinna DiStefano

During her long career as a high school guidance counselor, the late Corinna DiStefano '38, G'39 brought out the best in the students she advised—seeking to help each one earn a college education as a path to personal success. Attending Syracuse University on scholarship, she knew firsthand the financial barriers to earning a college degree.

DiStefano acted on her strong belief that higher education should be accessible to all students by designating a portion of her estate to establish the Corinna DiStefano Opportunity Grant at Syracuse University. The interest on the funds she entrusted to Syracuse is being used each year to provide tuition for a deserving undergraduate student who shows good potential for college success and demonstrates financial need.



# SYRACUSE UNIVERSITY

820 Comstock Avenue  
Syracuse, New York 13244-5040