

# WAYNE STATE UNIVERSITY

## Win-win-win Opportunities

<b>If your goal is to make a gift to Wayne State and...</b>	<b>You can...</b>	<b>And receive the following benefits...</b>
To complete your gift quickly and easily	Write a check now	A charitable income tax deduction and the satisfaction of making a gift of immediate impact on Wayne State
To defer the gift until after your lifetime	Name Wayne State as a beneficiary in your will	Full control of your assets during your lifetime and a donation that is fully exempt from estate tax.
To receive guaranteed, fixed income from your gift that is partially tax-free	Create a charitable gift annuity	A guaranteed income for life, current and future savings on income taxes, and possible reduction or elimination of capital gains tax.
To receive additional income during retirement partially tax-free	Create a deferred-payment charitable gift annuity	A guaranteed higher-than-average income at a date you select. Income is based on the deferral period and age of the beneficiary.
To create a hedge against future inflation from your gift	Create a charitable remainder Unitrust	Variable income payments, a charitable income tax deduction, and possible reduction of estate taxes.
To secure a fixed life income from your gift while avoiding market risks	Create a charitable remainder annuity trust.	Fixed income payments, a charitable income tax deduction, and often a boost to your rate of return.
To avoid capital gains tax on the sale of an asset you will use to fund your gift	Contribute long-term appreciated securities or other property	A charitable income tax deduction, no capital gains tax on the sale of the asset, and immediate impact to Wayne State.
To make a large gift with little cost to yourself	Contribute a life insurance policy you no longer need	Current and potential future charitable income tax deductions, and immediate impact to Wayne State.
To avoid excessive taxes on your retirement plan assets upon your death	Name Wayne State as beneficiary of your retirement assets	Retirement assets pass to Wayne State without the tax bite.
To leverage your gift dollars into a much larger gift	Purchase a new life insurance policy with Wayne State as owner and beneficiary	Leave a major gift upon your death that makes a major impact on Wayne State.