



# Opportunities in Planned Giving

**Gifts of all sizes and types make a difference** in the lives of Berry College students now and in the future. Planned gifts, in particular, allow you to fulfill personal, financial and philanthropic goals while establishing a legacy of support that will echo across generations. Here are some examples. Call or email for more information.

## **BEQUEST**

A deferred commitment made through your will or trust. This is the simplest type of planned gift to make and one of the easiest to implement. A gift of this type allows you to make future provisions for Berry students while maintaining the financial flexibility to meet current obligations. An estate tax charitable deduction may also result.

## **CHARITABLE GIFT ANNUITY**

A gift of cash, property or stock that yields a guaranteed fixed-income stream for you and up to one survivor. Afterward, the balance passes to Berry. CGAs offer interest rates far exceeding those available for traditional CDs. They work especially well when making gifts of cash or appreciated stock currently providing little or no income.

## **LIFE ESTATE RESERVED**

A transfer of personal property (residence or farm) that allows you to retain use of the property during your lifetime and receive a current income tax deduction.

## **FAMILY LEAD TRUST**

A transfer of cash or property to a trust that makes payments to Berry College for a number of years and then passes to your family with no additional tax.

## **LIFE INSURANCE**

A simple way for donors of all ages to make a gift of transformational size. One recent donor found that it would take 83 years of annual gifts to equal the eventual impact of the \$50,000 life insurance policy she purchased listing Berry as the beneficiary. Transferring ownership of the policy to the college provides the added benefit of claiming your annual premium payment as a charitable deduction.

## **CHARITABLE REMAINDER TRUST**

A transfer of cash or property to a trust that makes payments for your lifetime or a set number of years and then passes what remains to Berry. This is a good option for those wishing to sell appreciated property producing little or no income without paying capital gains tax.

## **IRA ROLLOVER**

Though not a planned gift in the traditional sense, this is a popular form of giving for donors 70.5 and above that allows you to "roll over" up to \$100,000 directly from your IRA to Berry without claiming the transferred assets as income. As an added benefit, rollover gifts can also qualify as your required minimum distribution.



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