

Your Gift	Bequest in Will	Outright Gift of Cash	Outright Gift of Securities	Outright Gift of Personal Property	Gift of Life Insurance
Your Goal	Defer a gift until after your lifetime.	Make a quick and easy gift.	Eliminate tax on capital gains.	Share your enjoyment of a collection or other personal item.	Make a large gift with little cost to yourself.
How You Make the Gift	Name the University of Montevallo Foundation in your will (designate a specific amount, a percentage or a share of the residue).	Simply write a check.	Contribute long-term appreciated stock or other securities.	Donate tangible personal property specifically used for our tax-exempt function.	Contribute a life insurance policy you no longer need.
Your Benefits	<ul style="list-style-type: none"> Control of asset for your lifetime. Donation exempt from future federal estate tax. 	<ul style="list-style-type: none"> Immediate income tax deduction. Witness the benefits of your generosity. 	<ul style="list-style-type: none"> Immediate charitable deduction of full fair market value. Elimination of capital gains taxes. 	<ul style="list-style-type: none"> Charitable deduction based on the full fair market value. 	<ul style="list-style-type: none"> Current income tax deduction. Possible future deductions through gifts to pay policy premiums.

Your Gift	Gift of Retirement Assets	Gift of Real Estate ¹	Gift of Retained Life Estate	Charitable Remainder Unitrust ³	Charitable Gift Annuity ^{2,3}	Charitable Lead Trust ³
Your Goal	Eliminate the twofold taxation of IRAs or other qualified retirement plans.	Make a gift of an asset no longer needed and generate an income tax deduction.	Give your personal residence, vacation home or farm now but continue to live there.	Create a hedge against inflation over the long term and supplement your retirement income.	Supplement income with steady payments that are partially tax-free.	Reduce gift and estate taxes on assets you pass to children or grandchildren.
How You Make the Gift	Name the University of Montevallo Foundation as the beneficiary of the balance left after your lifetime using the plan's beneficiary form.	Donate the property to the University of Montevallo Foundation, or sell it to us at a bargain price.	Deed ownership of your home to the University of Montevallo Foundation, but retain occupancy throughout your life.	Create a trust that pays a fixed percentage of trust's assets as revalued annually.	Enter a charitable gift annuity contract with the University of Montevallo Foundation that pays a set amount for one or two lives.	Create a charitable trust that pays fixed or variable income to us for a specific term of years; thereafter the balance is given to loved ones.
Your Benefits	<ul style="list-style-type: none"> Make the gift from the most highly taxed assets, leaving more for family. Eliminate income and estate taxes. 	<ul style="list-style-type: none"> Immediate income tax deduction. Reduction or elimination of capital gains tax. 	<ul style="list-style-type: none"> Valuable charitable income tax deduction. Lifetime use of residence. 	<ul style="list-style-type: none"> Variable income for life. Immediate income tax charitable deduction. 	<ul style="list-style-type: none"> Current and future savings on income taxes. Tax-favored fixed payments for estimated life expectancy of income beneficiary(ies). 	<ul style="list-style-type: none"> Reduce your taxable estate. Property kept by your family, often with reduced gift taxes.

¹ The UM Foundation Board reserves the right to sell or refuse any gifts. ² Not available in all states or from all organizations.

³ Minimum contributions required. Please contact UM for minimum gift details.