GIFTS THAT HELP LATER

Bequest: The bequest is a gift through your will or revocable trust that enables you to retain the asset during your life and provide significant support when you no longer require the asset. You may choose a specific item, a percentage, or a residual bequest. You may also choose to make PC a contingent beneficiary in case the heirs are unable to receive the estate.

Retirement Plan Assets: In some cases, retirement assets can be the heaviest assets taxed in an estate. Naming PC as beneficiary can avoid that taxation, enabling the asset to pass tax free to the college. You may also make PC a percentage beneficiary or a contingent beneficiary of a retirement plan.

Bank or Investment Account: Financial accounts can be a simple and inexpensive way to leave a legacy gift for Presbyterian College. Contact your financial advisor to see how easy the process is to make the college a beneficiary of a particular investment or bank.

We are happy to discuss any option that interests you. We can also prepare a personalized illustration of a particular gift opportunity so you and your advisors can see how the gift would work for you.

To learn more you can visit our planned giving website located at http://presby.plannedgiving.org. Or you can contact our planned giving officer.

Stephen Frey
Major and Planned Gifts Officer
864.833.8462
smfrey@presby.edu

take the next step!

make a lasting impact

alternate ways to support PRESBYTERIAN COLLEGE
GUARDIANS OF PC

The Guardians of PC is a giving society that honors those who have chosen to make Presbyterian College a part of their long-term philanthropic plans. These donors have named Presbyterian College as the beneficiary of a planned gift such as a bequest, trust, gift annuity, or other various planned giving vehicles.

Guardians of PC live out the college motto, Dum Vivimus Servimus, While We Live We Serve, in a very real and lasting way. By securing the future of Presbyterian College and providing for the excellent liberal arts education received by its students, Guardians of PC are leaving a lasting and exemplary legacy.

Members of the Guardians of PC will be invited to various events throughout the year and honored on campus for their thoughtful generosity.

PLAN YOUR GIVING

Writing a check is a simple and fast way to make a gift to Presbyterian College, but did you know there are many other giving options that help PC both now and in the future?

A well-planned gift can help you achieve your personal financial goals and help secure the foundation of Presbyterian College.

GIFTS THAT HELP NOW

Appreciated Securities (or other assets): The gift of appreciated securities is most often in the form of common stock or mutual funds. Such a gift is a valuable way to benefit Presbyterian College and for you to receive tax benefits based on the fair market value of the assets. It is important to discuss these in advance with a planned giving officer.

Charitable IRA Rollover: A giving opportunity for those over 70½: In 2011, Federal legislation allows you to make tax-free distributions from your IRA directly to PC. This distribution is not included in your adjusted gross income, so there is no payment of additional tax on a qualified distribution.

Real Estate: Real estate may be deeded outright to or left by bequest. The irrevocable gift of property may provide an immediate tax deduction and avoid capital gains. Due to complexities, be prepared to work with qualified advisors to ensure that this is a suitable gift for both you and for PC.

Life Insurance: Make a gift or buy a policy making Presbyterian College the owner and beneficiary. You can purchase a policy for the college, make PC the beneficiary of an existing policy, or gift an old policy that no longer serves its original intended purpose.

GIFTS THAT PAY INCOME

Charitable Gift Annuity: The gift annuity is an irrevocable gift of cash or securities where you receive a predictable fixed income for life. At termination, PC receives the residual value of the annuity. There are also potential tax benefits depending upon your particular situation.

Charitable Remainder Trust: The remainder trust is an irrevocable gift of assets into a charitable trust that provides you a fixed (Annuity Trust) or variable (Unitrust) income for life or for a set term. At the trust’s termination, the trust assets become a generous gift to Presbyterian College. There are also potential tax benefits dependent upon your situation.

Charitable Lead Trust: The lead trust’s income payments are distributed to PC for a set period of years, after which the assets are transferred back to the grantor or whomever the grantor has named the beneficiary. This provides generous annual support for the college now, removes the asset from the estate and passes an asset to heirs with little or no tax. There is no immediate deduction for the lead trust.