



THE BENEFITS
of Gift
Planning

Supporting UC Berkeley while
furthering your philanthropic,
financial, and estate planning goals

Your planned gift to Berkeley
could be the smartest investment
you ever make



Why Invest in Berkeley?

... and shapes *your future* through education, research, and public service

Renowned for excellence across the disciplines, Berkeley educates the undergraduate and graduate students who will become tomorrow's leaders in academia, the professions, industry, and government.

According to the National Research Council, the University has the highest number of graduate programs ranked in the top 10, making it America's premier research institution.



Berkeley shapes *futures* by providing opportunity...

For many students, studying at Berkeley is the opportunity of a lifetime. Thirty-one percent of freshmen are the first in their family to go to college, and about one-third of all undergraduates come from families whose low incomes qualify them for student grants. Berkeley serves more of these economically disadvantaged students than all of the Ivy League universities combined.

Berkeley excels in the kind of cutting-edge, interdisciplinary research that holds the greatest promise for solving today's major global problems. For example, Berkeley professors are creating better diagnostic tools as well as more-effective drugs and treatments for serious diseases; developing sustainable, environmentally friendly energy alternatives to reduce our dependence on petroleum; and harnessing information technology to improve the quality of life around the globe.

At the same time, the University continues to play a preeminent role in advancing knowledge about ourselves and our world — in disciplines from the biological and physical sciences to the arts and humanities, the social sciences to law, and business to engineering.

Berkeley remains committed to promoting the public welfare through its educational, research, and outreach programs, as well as a range of volunteer opportunities for students.

Why a Planned Gift?

Planned gifts provide creative and flexible strategies for you to pursue your charitable and financial goals. Among the financial benefits you may receive are life income for yourself or your family, and substantial tax savings. However, the greatest benefit of a planned gift to Berkeley lies in knowing that you are supporting work that is important to you, your community, California, and the world for generations to come.

Gifts that pay you income

With careful planning, you can receive an immediate income tax deduction and provide yourself and your family with an annual income while supporting Berkeley in a way that is meaningful to you.

Charitable Gift Annuity & Deferred Gift Annuity

- Fixed payments for life
- Income tax deduction
- Tax-exempt income (partial)
- Avoidance of capital gains tax (partial)
- Diversification of your investment portfolio
- Possible federal estate tax savings
- Membership in Benjamin Ide Wheeler Society
- Minimum gift: \$10,000

Charitable Remainder Trust

- Payments for life or a fixed number of years
- Income tax deduction
- Avoidance of immediate capital gains tax
- Diversification of your investment portfolio
- Ideal way to make a large gift with appreciated assets
- Possible federal estate tax savings
- Membership in Benjamin Ide Wheeler Society
- Minimum gift (non-real estate): \$100,000
- Minimum gift (real estate): \$150,000

Gifts Berkeley can use today

There are many planned gift options that can benefit the University immediately. These gifts offer you tax benefits while providing you the opportunity to support current programs, establish or add to an endowment, or provide funding for capital improvements.

Gifts of Cash, Stocks, or Mutual Funds

- Gift benefits Berkeley immediately
- Simple to make
- Income tax deduction
- Avoidance of capital gains tax
- Minimum gift: Any amount

Gifts of Real Estate

- Elimination of the inconvenience of marketing and selling your property
- Outright gift of all or a portion
- Income tax deduction
- Avoidance of capital gains tax

Charitable Lead Trust

- Income to the University for a designated period of time, after which the trust principle reverts to you or other beneficiaries
- Reduced cost of transferring assets to your family or other beneficiary

Gifts that take effect at your passing

Through your will, living trust, or retirement plan, you may specify the assets you would like to leave to Berkeley. Then, after your lifetime, your estate can take a charitable deduction for the full amount of your bequest. Depending on the size of your estate, this can result in substantial tax savings.

Bequest*

- Created in will or revocable trust
- Unlimited charitable estate tax deduction
- Continued use of assets during your lifetime
- Flexibility — you may increase or decrease amount of bequest at any time
- Satisfaction of completing your estate plan
- Membership in Benjamin Ide Wheeler Society
- Minimum amount: None

**Please contact us for appropriate bequest language and tax I.D. number, or visit givetocal.berkeley.edu/giftplanning.*

Retirement Plans and Insurance

- Berkeley is named as a full or partial beneficiary of your IRA, 401(k), 403(b), or life insurance policy
- Avoidance of significant tax penalties to heirs
- Possible federal estate tax savings
- Flexibility — you may increase or decrease benefit amount at any time
- Satisfaction of completing your estate plan
- Membership in Benjamin Ide Wheeler Society
- Minimum amount: None

Real Estate — Retained Life Estate

- Current income tax deduction
- Estate tax savings
- Continued use of property for life
- Avoid probate on real estate
- Eliminate the burden on your executor of marketing and selling your property
- Membership in Benjamin Ide Wheeler Society

The information in this brochure is not intended as legal or tax advice. We urge you to complete the Information Request Card attached here for more information on all of the options available to you. Neither the University of California, Berkeley Foundation nor The Regents of the University of California can engage in rendering legal, accounting, or other professional service. Please contact your own legal and/or tax advisors for advice applicable to you.

When you make a planned gift to Berkeley,
you gain the personal satisfaction
of helping others
while advancing your financial goals.

How your gift can make a difference

The Office of Gift Planning will work with you to ensure that your planned gift satisfies to the highest degree both your philanthropic goals and the needs of the University. As the terms of your gift are finalized, we will involve campus administrators and academic leaders to ensure the specific designation that will maximize the effect of your philanthropy.



- You may
- Provide funding to support, at the discretion of the Chancellor, one or more campuswide initiatives.
 - Provide funding to support, at the discretion of an academic dean or chair, programs or projects in a specific school, college, or department.
 - Provide funding to support, in accord with your preference and the University's needs, a designated campus program or project — for example, an endowed chair in engineering, graduate fellowships in the humanities, scholarships for high-achieving undergraduates in mathematics, or the construction of a major campus athletics facility.

Whichever option you choose, your support will help Berkeley continue to lead the way, and benefit our world, in education, research, and public service.

The Office of Gift Planning is here to help!

Our office looks forward to discussing with you your philanthropic goals and how you can fulfill them through a planned gift to Cal. We can also give you information on the **Benjamin Ide Wheeler Society**, which recognizes all who support the University through any form of planned gift. As a member of the Society, you will enjoy an array of benefits, including exclusive invitations to the summer Wheeler Society Tea hosted by the Chancellor, and the *Cal Futures* newsletter, which contains timely philanthropic and estate planning information.

You may reach us by telephone at 510-642-6300 or 800-200-0575 (toll-free), by e-mail at ogp@berkeley.edu, or by completing the Information Request Card in the middle of this brochure. We hope to hear from you soon!

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