

LEAVING YOUR **LEGACY.**

A simple guide to planned giving.



DEAR FRIENDS OF ALLAN HANCOCK COLLEGE FOUNDATION,

There comes a time when we think about leaving a lasting reminder of how we lived and what we loved. Some have described this period of time as the move from “success to significance.” People from all walks of life with different professions, incomes, and passions show extraordinary generosity by leaving gifts in their wills and estate plans. These gifts represent the very best we have to offer.

We have recently added this booklet to our “Your Future, Our Legacy” planned giving program. It offers you some remarkable advantages and features. It can make it easier for you to create an estate gift and get more for your money. It will show you a plan by which you can turn small payments into major estate gifts, and plans that make it possible to give an estate gift without reducing your heirs’ inheritance.

Thank you for your continued generous support. We are mindful of the important role you have played in student success. It is because of your support that our dedicated volunteers and experienced professionals are able to make an extraordinary difference in the lives of students. Your gracious concern for them will always be remembered.



THE PRIMARY QUESTION
TO ANSWER FIRST IS:

Have you created a will?

If you have not yet written a will, regardless of your charitable intention or philanthropic goals, please consider doing this now.

IF YOUR GOAL IS TO:

**Make a quick
and easy gift**

THEN YOU CAN:

**Simply write a
check to us now**

BENEFITS TO YOU:

An immediate tax deduction

BENEFITS TO OUR STUDENTS:

An immediate positive impact

IF YOUR GOAL IS TO:

Make a larger gift from a smaller gift

(A larger gift than you may have ever thought possible)

THEN YOU CAN:

Give a gift of life insurance

BENEFITS TO YOU:

CONVENIENCE—changing the beneficiary or giving all rights to a new or existing policy is a simple process.

TAX SAVINGS—significant income, estate and gift tax savings may be available by effectively planning your gift using life insurance.

PRIVACY—unlike a bequest in your will, a life insurance policy gift is not a matter of public record.

FLEXIBILITY—you can choose to name a charitable interest as a beneficiary of a policy you no longer need for its originally intended purpose, such as payment of estate taxes or, you can purchase a new policy specifically for charitable use.

SIZE OF THE GIFT—with a gift of life insurance, the Allan Hancock College Foundation may receive a larger contribution than would be possible if you gave other assets.

AVOIDING PROBATE—your life insurance gift can be put to work faster because the Foundation receives the proceeds of the policy immediately with no wait for the estate to be settled.

THE FULL AMOUNT—because life insurance gifts are generally not subject to estate taxes or probate costs, the foundation receives all the proceeds you designate.

IF YOUR GOAL IS TO:

**Avoid tax on
capital gains**

THEN YOU CAN:

**Make a gift of long-term
appreciated stock
or other securities**

BENEFITS TO YOU:

A charitable deduction plus no capital gains tax

IF YOUR GOAL IS TO:

**Defer a gift until
after your lifetime**

THEN YOU CAN:

**Put a bequest in your will
that gives the Allan Hancock
College Foundation cash,
specific property, or a
share of the residue
of your estate**

BENEFITS TO YOU:

Your donations are fully exempt from federal estate tax

IF YOUR GOAL IS TO:

**Receive guaranteed
fixed income that is
partially tax-free**

THEN YOU CAN:

**Create a Charitable
Gift Annuity**

BENEFITS TO YOU:

You receive current and future savings on income taxes,
plus stable income you can depend on

IF YOUR GOAL IS TO:

**Avoid capital gains tax
on the sale of a home
or other real estate**

THEN YOU CAN:

**Donate the real estate
to the Allan Hancock
College Foundation,
or sell it to the foundation
at a bargain price**

BENEFITS TO YOU:

An income tax reduction plus reduction or
elimination of capital gains tax

IF YOUR GOAL IS TO:

**Avoid the twofold
taxation on IRA or other
employee benefit plans**

THEN YOU CAN:

**Name the Allan Hancock
College Foundation as the
beneficiary of the remainder
of the retirement assets
after your lifetime**

BENEFITS TO YOU:

It lets you leave your family other assets that carry less tax liability plus stable income you can depend on

IF YOUR GOAL IS TO:

**Give your personal
residence or farm, but retain
its use during your lifetime**

THEN YOU CAN:

**Create a charitable gift
of future interest,
called a Retained Life Estate**

BENEFITS TO YOU:

It gives you tax advantages plus use of the
property for the remainder of your life

IF YOUR GOAL IS TO:

**Secure a fixed life income
while avoiding market risks**

THEN YOU CAN:

**Create a Charitable
Remainder Annuity Trust**

BENEFITS TO YOU:

It gives you income you can depend on,
creates tax benefits, and often boosts your rate of return

IF YOUR GOAL IS TO:

**Give income from an asset
for a period of years but
retain the asset for yourself
or your heirs**

THEN YOU CAN:

**Create a Charitable
Lead Trust**

BENEFITS TO YOU:

The asset is returned to you or your heirs with federal estate tax savings and income tax deductions for the income donated

IF YOUR GOAL IS TO:

**Create a hedge against
inflation over the long term**

THEN YOU CAN:

**Create a Charitable
Remainder Unitrust**

BENEFITS TO YOU:

The Unitrust pays you a variable income for life
and gives you tax benefits



For more information please contact the
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