BAYLOR UNIVERSITY
Ways to Give Guide

Plan today. Impact tomorrow.

Baylor University’s Gift Planning team is here to help the Baylor Family leave a legacy through purposeful planning. We hope this guide on the many ways to support Baylor University helps you planning to make a gift — perhaps in some way you haven’t even considered.

**Cash.** Giving cash is the simplest way to make a difference at Baylor and is an immediate deduction on your income tax.

**Stocks & Securities.** If you have held securities, including stocks and bonds, for more than a year, and they have appreciated, giving to Baylor can provide a tax deduction and help avoid capital gains tax.

**Wills and Trusts.** You can name Baylor as a beneficiary in your will, living trust or other estate plan document. Please call us or visit our website for sample bequest language.

**Mineral Interests.** By transferring mineral rights, you are giving Baylor an opportunity to receive a long-term income stream. Our experts will ensure your natural resources yield maximum value.

**Real Estate and Land.** A gift of real estate, such as your home, ranch, vacation property, commercial property, or vacant land, could be your most impactful donation. If your property has appreciated, giving it to Baylor can provide a tax deduction and help avoid capital gains tax.

**Retirement Plans.** Giving Baylor part of your retirement assets, such as your IRA, 401k, or 403b, is a simple and smart way to make a gift. This is especially true for people who are age 70½ or older and can make a qualified charitable distribution from their IRA. This “QCD” can count toward any required minimum distribution each year. Additionally, individual beneficiaries of retirement plans will have to pay income tax. Naming Baylor as a beneficiary generates no income taxes, and the university receives the full value of your retirement plan distribution.

**Life Insurance.** If you no longer need your life insurance policy, you can donate it to Baylor. You can also name Baylor as beneficiary of a life insurance policy.
Business Interests & Closely Held Stock. Certain times in the life of a business are key when considering giving some of the ownership interest to Baylor, such as:

- At formation
- Before an initial public offering (IPO)
- At recapitalization
- Before a sale, merger, or acquisition
- Before a retirement

By donating closely held stock before these liquidity events occur, you can claim an immediate tax deduction for the full market value without ever recognizing a taxable gain.

Intellectual Property & Royalties. More Baylor Family members are realizing they can transform their own creations into financial security for the university through gifts of I.P. and royalties.

Collections and Artwork. Paintings, sculptures, coins — if it is worth something to someone, that worth can potentially benefit Baylor. Please call us to discuss.

Charitable Gift Annuity. Transfer cash or appreciated securities to the University, and you are paid a fixed amount (with rates based on your age) annually for the rest of your life. This provides security for you and your loved ones, and some of this income may be tax-free.

Charitable Remainder Trust. As with a charitable gift annuity, a charitable remainder trust allows you to transfer cash and appreciated securities as well as property in exchange for income. Instead of a simple contract, like with a charitable gift annuity, your assets fund a trust that is managed by a trustee (most often your bank/trust company - Baylor does not serve as trustee) that makes distributions to you or your family for life or a term of years, with the remainder being distributed to Baylor. The trust will provide you with an upfront charitable tax deduction and provide you with a stream of income.

Charitable Lead Trust. You can transfer cash, appreciated securities, and/or property into a lead trust that makes gifts to Baylor University for several years. You will receive a charitable deduction, and you or your family receive the remainder of the trust at a tax savings. Once again, you will choose a trustee - Baylor does not serve as trustee.

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