

— THIS IS —
YOUR
— LEGACY. —

OPTIONS FOR GIVING

Current and deferred gift choices that benefit you and the University of North Dakota

“The University of North Dakota has shown me how to embrace life and everything it has to offer. I am grateful for the opportunities UND has given me and I look forward to what is to come!”

—Alissa Dahle-Koch

UND ALUMNI ASSOCIATION
FOUNDATION



OPTIONS FOR GIVING

TYPES OF GIFTS

BENEFITS TO DONOR

CURRENT GIFTS

Cash

- Simplicity
- Tax deduction

Securities/Real Estate

- Tax deduction for fair market value
- Avoids capital gains tax

Retirement/IRA Charitable Transfer

- Exclude up to \$100,000 of gift from taxable income if 70½

Personal Property

- Potential tax deduction for fair market value

DEFERRED, IRREVOCABLE LIFE INCOME GIFTS

Charitable Remainder Annuity Trust

- Tax deduction for UND Foundation's remainder interest
- No initial capital gains tax

Charitable Remainder Unitrust

- Tax deduction for UND Foundation's remainder interest
- No initial capital gains tax

Charitable Gift Annuity

- Tax deduction for UND Foundation's remainder interest
- Often initially avoids capital gains tax
- Portion of income may be tax-free

OTHER IRREVOCABLE GIFTS

Retained Life Estate

- Retention of ownership rights in personal residence, vacation home, or farm
- Tax deduction for UND Foundation's remainder interest in property
- Avoids capital gains tax

Charitable Lead Trust

- Trust principal reverts to donor or family members
- Allows for transfer of assets to family members at reduced tax cost

DEFERRED, REVOCABLE GIFTS

Bequest in Will

- Control over assets during lifetime
- Ability to establish legacy over lifetime
- Avoids estate tax

Retirement Accounts

- Estate and income tax deduction if UND Foundation is beneficiary

Life Insurance

- Tax deduction for premiums paid on an existing policy
- Tax deduction for cash/replacement value of paid-up policy
- Avoids estate taxes

Transfer on Death

- Control over assets during lifetime
- Ability to establish legacy over lifetime
- Avoids estate tax

UNIVERSITY OF NORTH DAKOTA FOUNDATION

INCOME TO DONOR	TAXATION OF INCOME	CHOOSE THIS TYPE OF GIFT IF OBJECTIVE IS:
None	None	Maximum tax savings, no need for income
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Fixed income based on initial value of gift	Ordinary income, capital gain income possible	Tax savings, stable rate of income
Variable income based on annual value of trust	Ordinary income, capital gain income possible	Tax savings, income with potential for growth of income
Fixed income based on initial value of gift	May be taxed as ordinary income, capital gain income, or may be tax-free depending on cost basis of donated property	Tax savings, stable rate of income, possible tax-free income
None	None	Tax savings, plus continued use of property
None	None	Tax savings and/or pass assets to heirs at reduced tax cost
None	None	Control, plus estate tax deduction
None	None	Control, plus estate tax deduction and income tax savings on distribution to the UND Foundation
None	None	Tax savings, plus ability to make large gift for low cost
None	None	Control, plus estate tax deduction



RALPH ENGELSTAD ARENA

ALISSA DAHLE-KOCH

Hometown: Maple Grove, MN

Area of Study: Spanish/Pre-Physical Therapy
(Math & Biology Minor)

Anticipated Graduation Date: May 2018

Revised: January 2017

UNIVERSITY OF NORTH DAKOTA ALUMNI ASSOCIATION & FOUNDATION

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