LEAVING YOUR LEGACY.

A simple guide to planned giving.

ALLAN HANCOCK COLLEGE FOUNDATION
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**

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**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
Allan Hancock College Foundation
Phone 805-925-2004 or 805-922-6966, ext. 3621
or toll free 1-866-342-5242, ext. 3621
Email at ahcfoundation@hancockcollege.edu