

# Popular Planned Giving Options

To meet donor goals of creating a legacy for impact, reducing taxes now and for an estate, creating a stream of retirement income, or making an aspirational gift, consider these popular planned giving options.

OPPORTUNITIES	KEY POINTS AND BENEFITS	AGE
<b>BEQUEST INTENTION</b>	<ul style="list-style-type: none"> <li>• Make a gift via will or trust</li> <li>• Costs nothing now</li> <li>• Ensures your legacy</li> <li>• Easy to document</li> <li>• Discounted Yale gift credit if age 65 by June 2026</li> </ul>	Any. Gift credit if age 65+ by end of campaign
<b>BEQUEST ALTERNATIVES</b>	<ul style="list-style-type: none"> <li>• Retirement account</li> <li>• Life insurance</li> <li>• Bank account</li> <li>• Easy process to designate beneficiary</li> <li>• Same benefits as a bequest</li> </ul>	Any. Gift credit if age 65+ by end of campaign
<b>IRA QUALIFIED CHARITABLE DISTRIBUTION</b>	<ul style="list-style-type: none"> <li>• No income tax owed on amount transferred</li> <li>• May take at age 70 ½ or older</li> <li>• Direct transfer to charity of up to \$105,000 per year</li> <li>• Can count for a required minimum distribution (RMD) which must start at age 73</li> </ul>	70 ½ 73 for RMDs
<b>CHARITABLE GIFT ANNUITY</b>	<ul style="list-style-type: none"> <li>• Annuitant receives quarterly payments (partially tax-free)</li> <li>• Full Yale credit for gift</li> <li>• Immediate tax deduction</li> <li>• Minimum gift of \$10,000</li> <li>• Immediate, deferred, or flexible payment options</li> <li>• Can be funded with cash or appreciated securities</li> </ul>	Any for deferred or flexible deferred. Ages 65+ for immediate
<b>CHARITABLE REMAINDER UNITRUST</b>	<ul style="list-style-type: none"> <li>• Yale may serve as trustee</li> <li>• Beneficiaries receive quarterly payments</li> <li>• Full Yale credit for gift</li> <li>• Immediate tax deduction</li> <li>• Minimum gift of approximately \$150,000, depending on age of beneficiaries</li> <li>• More than one charitable remainder beneficiary possible</li> <li>• Can be funded with cash, appreciated securities, and other assets</li> </ul>	Depends on gift amount and age of beneficiaries to qualify
<b>SPECIAL ASSETS</b>	<ul style="list-style-type: none"> <li>• Think broadly</li> <li>• Gifts may include closely held stock, private equity and hedge fund interests, real property (including retained life interest), limited property interests, intellectual property, collections, and others.</li> </ul>	Any