

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