

# *Ways to give*

## **Mizzou philanthropy: Giving options at the University of Missouri**

Philanthropy at Mizzou involves alumni and friends of every age, from all walks of life and every place you can imagine. No matter who they are or where they are from, all have one thing in common: they love Mizzou and want it to thrive.

Philanthropy by definition is about contributing to the welfare of humanity — a value at the very core of the University of Missouri's mission. Philanthropy isn't just for the well-heeled and the well-to-do, either. There is no dollar threshold in philanthropy. With the many giving options available, almost anyone can contribute to MU.

This brochure discusses ways you can accomplish your philanthropic goals at MU.



# Make an immediate impact

## Gifts of cash

If you want your gift to MU to go to work immediately, you can write a check, give online or give securities.

	DETAILS	BENEFITS TO YOU	FOR MORE INFORMATION
<b>CHECK</b>	<p>Send a check to: Gift Processing 109 Reynolds Alumni Center University of Missouri Columbia, MO 65211</p> <p>Make the check payable to: University of Missouri–Columbia</p>	<p>Simple, straightforward</p> <p>You choose where your gift goes.</p> <p>Your gift is tax-deductible.</p>	<p><a href="http://giving.missouri.edu">giving.missouri.edu</a></p>
<b>CREDIT CARD</b>	<p>Contribute online by using your credit card. Mizzou accepts Visa, MasterCard and Discover.</p>		<p><a href="http://donatetomu.missouri.edu">donatetomu.missouri.edu</a></p>
<b>GIFTS OF SECURITIES</b>	<p>Securities may include publicly traded stocks, bonds and mutual funds.</p> <p>Consult your tax adviser before making gifts of securities.</p>	<p>Giving appreciated stock held for at least 12 full months will avoid capital gains tax.</p> <p>Giving securities may provide tax deductions.</p>	<p>Making a gift transfer of securities requires specific instructions. Call 800-970-9977 or email <a href="mailto:giftplanning@missouri.edu">giftplanning@missouri.edu</a>.</p>

## Gifts of property

Tangible personal property, real estate or intangible property make excellent outright gifts with immediate impact, but may require some planning to accomplish. Consider:

	DETAILS	BENEFITS TO YOU	FOR MORE INFORMATION
<b>TANGIBLE PERSONAL PROPERTY</b>	<p>Some examples of tangible personal property:</p> <ul style="list-style-type: none"><li>• artwork</li><li>• antiques</li><li>• stamp/coin collections</li><li>• jewelry</li><li>• furniture</li><li>• rare books</li></ul>	<p>Property gifts may be eligible for charitable tax deductions. It is important to consult an adviser to determine the tax ramifications of any gift.</p> <p>Appreciated real estate gifts can avoid capital gains taxes.</p>	<p>Call 800-970-9977 or email <a href="mailto:giftplanning@missouri.edu">giftplanning@missouri.edu</a>.</p> <p><a href="http://legacysociety.missouri.edu">legacysociety.missouri.edu</a></p>
<b>REAL ESTATE</b>	<p>Real estate may be given after approval by the university.</p>	<p>An appraisal is needed to place a value on gifts of property for tax deduction purposes.</p>	
<b>INTANGIBLE PROPERTY</b>	<p>Patents, copyrights, websites and royalties may be given under certain conditions with the university's approval.</p>	<p>Consult your tax adviser to learn the benefits of gifts of intangible property.</p>	

## HOW DOES A PLANNED GIFT FIT INTO MY LONG-TERM FINANCIAL PLAN?

The younger you are, the more you need flexibility in your long-term financial plans. Bequests and beneficiary designations allow you to adjust your plans as your needs and circumstances change.

## Create a legacy at Mizzou

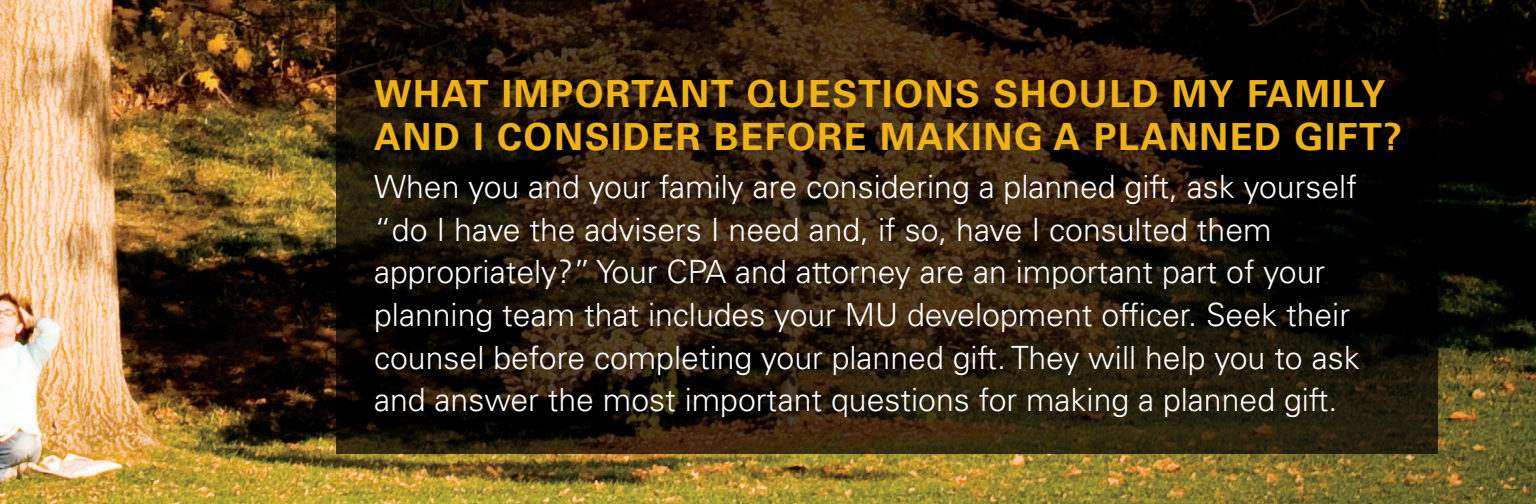
### Planned gifts

You may want to promise a gift for MU's use in the future. Consider these reasons for making a deferred or planned gift:

- You anticipate greater financial capability in the future and want to make a significant gift.
- You and your family need your assets today but are planning for the day you no longer need them.
- You need income now but want to promise a future gift.
- You are thinking about how you can maximize the impact of your life by establishing a legacy through your estate.

Consider some of the following planned giving ideas:

	DETAILS	BENEFITS TO YOU	FOR MORE INFORMATION
<b>BEQUEST</b>	<p>A bequest is created through your estate plan, such as in a will or living trust.</p> <p>You can make your bequest or beneficiary designation a:</p> <ul style="list-style-type: none"><li>• specific amount</li><li>• percentage</li><li>• remainder</li></ul>	<p>Simple</p> <p>Flexible</p> <p>You retain control throughout your lifetime.</p> <p>A bequest or beneficiary designation to MU takes those assets out of your taxable estate.</p>	<p>Contact the MU Office of Gift Planning and Endowments for specific language for your attorney.</p> <p><a href="http://bequest.missouri.edu">bequest.missouri.edu</a></p>
<b>BENEFICIARY DESIGNATION</b>	<p>Fill out a beneficiary form from your provider, your bank or the title for your:</p> <ul style="list-style-type: none"><li>• insurance policy</li><li>• retirement accounts</li><li>• bank accounts</li><li>• automobiles</li></ul>		
<b>LIFE INSURANCE POLICY</b>	<p>Make MU owner of policy as well as beneficiary.</p>	<p>You receive an income tax deduction for gift of policy and for any premium payments you continue to pay.</p>	



## WHAT IMPORTANT QUESTIONS SHOULD MY FAMILY AND I CONSIDER BEFORE MAKING A PLANNED GIFT?

When you and your family are considering a planned gift, ask yourself “do I have the advisers I need and, if so, have I consulted them appropriately?” Your CPA and attorney are an important part of your planning team that includes your MU development officer. Seek their counsel before completing your planned gift. They will help you to ask and answer the most important questions for making a planned gift.

### Life income arrangements

If you need income now, you may want to consider a life income arrangement that provides income to you now with a future gift to MU. Consider:

	DETAILS	BENEFITS TO YOU	FOR MORE INFORMATION
<b>CHARITABLE GIFT ANNUITY</b>	<p>Simple, contractual agreement between the university and a donor in which assets are transferred to the university in exchange for life payments</p> <p>Payments can be for one or two persons. Rates are based on age and range from about 4.5 percent to 9 percent.</p>	<p>Immediate tax deduction for portion of gift</p> <p>Annuity payments may be partially tax-free.</p> <p>When funded with appreciated securities, capital gains liability reduced.</p>	<p>Call 800-970-9977 or email <a href="mailto:giftplanning@missouri.edu">giftplanning@missouri.edu</a> to learn minimum requirements.</p> <p><a href="http://giftannuity.missouri.edu">giftannuity.missouri.edu</a></p>
<b>CHARITABLE REMAINDER TRUST</b>	<p>Donate assets to a charitable trust that provides a variable stream of income for a term of years.</p> <p>A variation of this is called a charitable annuity trust, which provides a fixed-amount payment throughout the term of the trust.</p>	<p>Immediate tax deduction for portion of gift</p> <p>Can fund with appreciated securities, which will reduce capital gains liability</p> <p>Real estate can be used to create a remainder trust with approval of university.</p>	<p><a href="http://charitabletrust.missouri.edu">charitabletrust.missouri.edu</a></p>
<b>POOLED INCOME FUND</b>	<p>Similar to a mutual fund</p> <p>This fund allows gifts to be “pooled” with those from other donors and prorated shares of the fund’s earnings are distributed to all donors.</p>	<p>Immediate tax deduction for portion of gift</p>	<p>Call 800-970-9977 or email <a href="mailto:giftplanning@missouri.edu">giftplanning@missouri.edu</a> to learn minimum requirements.</p>
<b>LIFE ESTATE</b>	<p>Give your home or farm now, but retain the right to live or make a living there during your lifetime.</p>	<p>Receive current charitable tax deduction and future benefits to your taxable estate.</p> <p>Make a significant gift to MU.</p>	



# Perpetuating your gift's impact

You may be interested in a method for creating a stream of revenue for MU for a limited time or with no termination. With questions or for more information, visit [giving.missouri.edu](http://giving.missouri.edu) or call the Office of Gift Planning and Endowments at 573-882-0272 or 800-970-9977.

## You can create your own Mizzou legacy through an endowment.

If you are thinking about how you can maximize the impact of your legacy, you may want to consider creating an **endowment**.

You may establish an endowment with outright or planned gifts. Endowments support scholarships, technology, research, lecture series and other purposes. If you want to see your endowment make an immediate impact, you may make a one-time gift or make pledge payments over a period of years.

You can create your endowment through a planned gift and set up the agreement now so it is ready when your estate funds the endowment. Contact an endowment specialist at the MU Office of Gift Planning and Endowments for more information.

## Leading the way with a lead trust

A **charitable lead trust** acts like an endowment fund, but only provides payments to MU for a term of years. Lead trusts can be funded during your lifetime or afterward as directed through your estate plan. When the trust terminates, the remaining assets return to the donor or to the donor's heirs.

## Gifts may be directed to any area of the university

A planned gift should reflect your interests, your dreams and ultimately your legacy. Your MU development officer can help you articulate a plan for accomplishing your philanthropic goals by matching them with those of the university and the areas you want to benefit.

### INSURING A LEGACY

As a child growing up in St. Louis, Titus Blackmon always wanted to attend Mizzou. Although he couldn't afford to attend the university for his undergraduate degree, he earned his Master of Education from MU in 1988.

"This university helped me be who I am today," says Blackmon, past president of the Mizzou Alumni Association. Now, he and his wife, Gloria, have established a planned gift of insurance to benefit the Mizzou Alumni Association and the College of Education.

*"Insurance is a great way for younger folks to support the university. Plus, if you have the bill sent to the university, payment of the [premium] counts toward your annual giving."*

— Titus Blackmon,  
M Ed '88



Titus and Gloria Blackmon of Baltimore



A photograph of a garden with pink flowers and classical columns in the background. The scene is bright and sunny, with green foliage and a clear blue sky. In the foreground, there are several tall, pink flowers with large, green leaves. In the background, two classical columns are visible, suggesting a park or a historical site. The overall atmosphere is peaceful and serene.

## **WHEN SHOULD I START THINKING ABOUT MAKING A PLANNED GIFT?**

It's never too early to start thinking about a planned gift. Anyone who has property and family needs an estate plan. Bequests for philanthropy can be an important part of even the simplest plans.



**University of Missouri**  
Office of Gift Planning and Endowments  
302 Reynolds Alumni Center  
Columbia, MO 65211

**Phone:** 573-882-0272 or 800-970-9977  
**Email:** [giftplanning@missouri.edu](mailto:giftplanning@missouri.edu)  
**Web:** [legacysociety.missouri.edu](http://legacysociety.missouri.edu)

The information in this brochure is presented in summary form. All donors should consult with their attorneys or financial advisers for tax and legal advice.