

*The purpose of the Gift Planning Services Program is to share information and opportunities with our friends. Many people plan and work a lifetime to build an estate but do little planning on how to cost effectively pass the assets on to family and the Christian organizations that have impacted their lives. We would like to share some valuable information with you.*

*Many Christians leave gifts to charity as a final statement of the importance Christ played in their life. Our ministry is to provide you with the expertise so that you receive the greatest benefit possible.*

*Allow us to share some examples with you:*

## **BEQUESTS**

A *Bequest* through your will or living trust allows use of all of your assets during your lifetime and provides a gift to charity at your death.

## **BANK AND INVESTMENT ACCOUNTS**

A gift of your *Bank* or *Investment Accounts* is accomplished by either a "Payable Upon Death" clause on the account or naming the charity as "beneficiary" at your death.

## **DONOR ADVISED FUND**

With a *Donor Advised Fund* you receive a charitable income tax deduction at the time of your deposit. You then advise the fund where you would like the funds to be distributed in the future.

## **REAL ESTATE, STOCKS OR MUTUAL FUNDS**

A gift of *Real Estate, Stocks* or *Mutual Funds* provides a charitable income tax deduction for the current value at the time of the gift. It also avoids capital gains taxes on the appreciation. This is a very "cost effective" way to make a charitable gift.

## **LIFE INSURANCE**

Many people purchase *life insurance* while they are young as protection for their family. As the children grow and leave home they no longer need this protection. Making a charity the beneficiary provides a gift at your death. Naming the charity owner and beneficiary of the policy may provide a charitable income tax deduction.

## **LIFE ESTATE AGREEMENT**

With a *Life Estate Agreement* you transfer the title of your property to charity and retain full use of it for your lifetime. You receive a charitable income tax deduction based on the value of the property and your age at the time of the transfer. The property goes to charity with no costs or delays at your death.

## **TAX-DEFERRED RETIREMENT PLAN**

You can name a charity as beneficiary on your *Tax-deferred Retirement Plan*. A great way of making a gift, as no tax is ever paid on these funds.

## **PERSONAL PROPERTY**

Gifts of *Personal Property* (vehicles, equipment, etc.) are a great benefit to charity. You receive a charitable tax deduction for the value of the gift.

If we can be of further service to you, please complete this reply form and return it to us. We look forward to hearing from you.

I have already included the University of Nations in my estate plan.

I am interested in receiving the following information:

How to make a bequest to University of the Nations in my will.

Please send me a Will/Living Trust Information Packet.

Please contact me as I have some questions on estate planning.

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ Telephone: \_\_\_\_\_

Spouse: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Address: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_ Email: \_\_\_\_\_

*Please mail this form to the address printed on the back of this brochure.*



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This information is provided solely for educational purposes.  
For legal advice, please contact an attorney

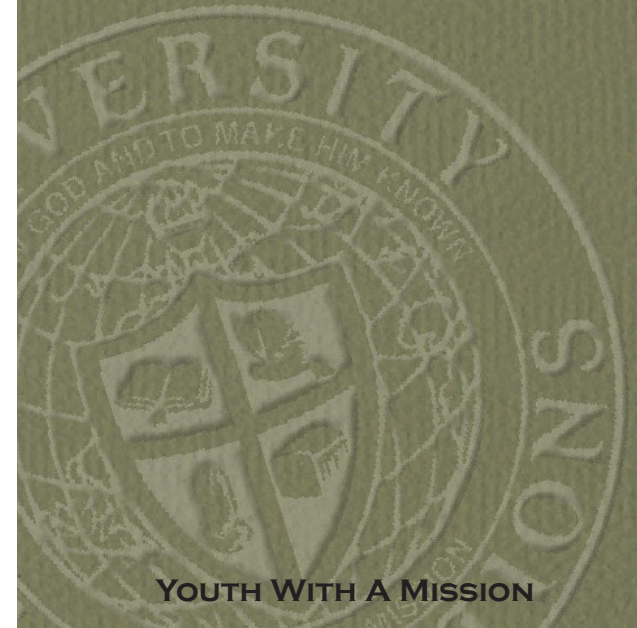
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# GIFT PLANNING SERVICES

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*Serving our friends*



YOUTH WITH A MISSION