



# University of Bridgeport Planned Giving

## Leave a legacy with Planned Giving today

***Planned Giving is a thoughtful way to support the future of University of Bridgeport through arrangements you make today. A planned gift is a powerful expression of your dedication to our students. It allows you to make charitable donations, continue to meet your current income needs, and take advantage of tax incentives.***

### Giving Options

Thank you for considering UB in your philanthropic planning. There are a wide variety of Planned Giving options for supporting future generations of Purple Knights. Planned giving options include:

- Gifts of cash
- Bequests
- Gifts of real estate
- Gifts of stocks and bonds
- Charitable gift annuity
- IRA charitable rollover

### Gifts of cash

A donation of cash assets is an effective way for you to make a gift. You can easily ensure your gift is used for a specific purpose by adding a note in the memo line or by including a letter. Ask us about how you can take a charitable income tax deduction.

### Bequests

An excellent way to support UB's mission is to include a bequest in your will, living trust, or with a codicil. You can make your bequest unrestricted or direct it to a specific purpose. We will help to ensure your gift can be used as intended. You can even indicate a specific amount or percentage of the balance remaining in your estate. Your assets remain in your control during your lifetime and can be modified due to changing circumstances.

### Gifts of stocks and bonds

Donating appreciated securities, including stocks or bonds, is an easy and tax-effective way for you to make a gift. When you donate appreciated stocks, bonds, or mutual fund shares instead of cash, your gift costs you less than the amount the University receives. You will get a charitable deduction for the full amount of your gift and avoid the impact of capital gains taxes. The real cost of your gift is therefore reduced.

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**UNIVERSITY OF  
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## IRA charitable rollover

If you are 70½ or older, you can help through an IRA charitable rollover. An IRA charitable rollover is now permanent and is a terrific way to make a tax-free gift using your qualified retirement plan. This gift may also satisfy your required minimum distribution (RMD). You can avoid taxes on transfers of up to \$100,000 from your IRA and reduce your taxable income, even if you do not itemize deductions.

## Donor advised funds (DAFs)

A donor advised fund has several advantages, including minimal start-up time and cost. Gifts to DAFs are generally deductible at fair market value and are not subject to the distribution requirements and certain excise taxes faced by private foundations. You can establish a flexible vehicle for annual charitable giving and benefit from a more tax and cost-efficient alternative to a private foundation.

## Gifts of real estate

Appreciated real estate, such as a home, vacation property, undeveloped land, or commercial property, may be given to UB by executing or signing a deed transferring ownership. You may deed part or all of your real estate property. Your gift will generally be based on the property's fair market value, which must be established by an independent appraisal. You can avoid paying capital gains tax on the sale and receive a charitable income tax deduction based on the value of the gift.

## Charitable gift annuity

To avoid the uncertainty of fluctuating stock and real estate markets, a charitable gift annuity is a gift made to our organization that can provide you with a secure source of fixed payments for life. You can turn underperforming assets such as cash, stock, CDs, or savings bonds, etc., into a gift that provides income to you or you and a loved one. Your gift annuity will return fixed, quarterly payments for life and provide tax benefits, too.

## Waldemere Society

With a planned gift, you create a meaningful legacy and ensure that future generations experience the wonders of a UB education. As leadership supporters, donors who make a legacy gift are invited to join the Waldemere Society, in addition to one of the other University of Bridgeport giving societies, depending on the total size of the gift.



**“Our daughter, Kelly Anne Caulfield, graduated, from University of Bridgeport’s Physician Assistant Institute (UBPAI) in 2018. When she passed away in December 2020, we made a Planned Giving commitment to fund a memorial scholarship in her honor at UBPAI. With the help of initial contributions by us and others, Kelly will have a legacy that should last forever.”**

**| Patrick and Carolyn Caulfield**

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