The generosity of alumni has been a key factor in the growth and success of Washington University throughout its history — providing necessary funding for scholarships, faculty, research, and facilities. The same is true today.

The Class Gift is an opportunity for you and your classmates to come together to make a significant contribution in honor of your reunion. Your gift or three-year pledge made to the school or program of your choice within the fiscal year (July 1, 2011, through June 30, 2012) counts toward your Reunion Class Gift total. Many gifts are made through cash (check) contributions. Depending on your financial, tax, and estate planning goals, one or more of the following giving strategies may enable you to make a planned gift that contributes to your Reunion Class Gift and that complements your financial and estate plan.

Please call the Washington University Office of Planned Giving for more information at 800-835-3503/314-935-5373 or email us at plannedgiving@wustl.edu.

Giving Appreciated Stock and Real Estate

One of the most tax-efficient ways to give is through gifts of long-term (owned for more than one year) appreciated stock or real estate. Gifts of stock or real estate held for more than one year will generally provide a charitable income tax deduction based on the current value of the property. In addition, you will avoid capital gain tax when the stock or real estate is given to Washington University.

Information on how to transfer stock or real estate is available through the Washington University Office of Planned Giving.

Giving Through Your Estate Plan

You may make a gift through your estate plan (e.g., your will; trust; or beneficiary designations on your retirement plan, life insurance, annuities, etc.). Giving through your estate plan may enable you to make a gift not possible through current gifts, and it will generate a charitable estate tax deduction. The Washington University Office of Planned Giving can provide you or your counsel language for your will, trust, or beneficiary form to make a gift to the university that supports the school or program of your choice.

Make a Gift and Receive Life Income

Life income plans enable you to make a gift and receive lifetime payments (or a term of years) through a charitable gift annuity, deferred payment gift annuity, or charitable remainder trust with Washington University. Life income plans offer several financial benefits:

• A lifetime (or term of years) income for you and/or your designee
• A charitable income tax deduction
• Capital gain tax savings if you fund the plan with appreciated stock or real estate
• Estate tax benefits

Charitable Gift Annuity

A charitable gift annuity is the most common life income plan. You may give cash or marketable securities to Washington University. In return, you and/or your designee will receive lifetime fixed payments (part of which may be tax-free) that are based on the age(s) of the payment recipient(s) at the time the gift is made. A portion of your gift qualifies as a charitable income tax deduction, and you will receive capital gain tax savings if you fund the gift with appreciated securities. When the gift annuity ends, the remaining portion of your gift is distributed to the university to support the school or program of your choice. On the reverse side is a chart showing payment rates based on selected ages.
Deferred Payment Gift Annuity

A gift annuity may also be created so that the fixed payments are deferred (e.g., until your retirement). By deferring payments, you can receive a payment rate that is higher than the immediate rates shown in the chart above. This option is very useful if you do not need the payments now, but would like to receive an income tax deduction and make a gift that will make payments to you at a future date. Your payment rate is determined by your age and the amount of time your payments are deferred. Once again, you may contact the Washington University Office of Planned Giving to receive a confidential, personal illustration.

Charitable Remainder Trusts

You may establish a charitable remainder unitrust (payments may vary from year to year) or a charitable remainder annuity trust (payments are fixed) with Washington University serving as the trustee. The trust will make payments to you for your lifetime, for the lifetime of your designee if one is named, and/or for a term of years. You and/or your designee will receive an annual income (e.g., 5% or 6%). The unitrust makes payments based on the annual valuation of the trust assets. The annuity trust makes a fixed payment based on the initial value of your gift.

Testamentary Life Income Plans

Depending on your estate planning and family needs, you can fund a life income plan through your estate plan. Payments can be designated to your surviving named beneficiaries (e.g., spouse, child, etc.) for life or for a term of years depending on the age of the beneficiary. All or a portion of the testamentary life income gift will be deductible for estate tax purposes. Once again, when the payments end, the remaining portion of your gift will be distributed to the school or program of your choice.

A Time to Celebrate

Reunion is a time to celebrate, to look back at shared experiences, and to look forward to the promise of future generations. As you celebrate your reunion, consider how a planned gift can significantly impact the future of Washington University and the programs you are passionate about, while providing financial and tax benefits that positively impact your future.

If you have questions or would like to receive confidential information on these and other giving strategies, please contact the Washington University Office of Planned Giving.

Office of Planned Giving
Campus Box 1193
One Brookings Drive
St. Louis, MO 63130-4899
800-835-3503 or 314-935-5373
Email: plannedgiving@wustl.edu
Web: http://plannedgiving.wustl.edu

Please consult with your legal or tax advisor before making a charitable gift.

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**Gift Annuity Sample Payment Rates***

<table>
<thead>
<tr>
<th>ONE LIFE</th>
<th>TWO LIVES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>Fixed Rate</td>
</tr>
<tr>
<td>60</td>
<td>4.4%</td>
</tr>
<tr>
<td>65</td>
<td>4.7%</td>
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<tr>
<td>70</td>
<td>5.1%</td>
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<tr>
<td>75</td>
<td>5.8%</td>
</tr>
<tr>
<td>80</td>
<td>6.8%</td>
</tr>
<tr>
<td>85</td>
<td>7.8%</td>
</tr>
<tr>
<td>90 &amp; over</td>
<td>9.0%</td>
</tr>
</tbody>
</table>

*Rates are subject to change
To receive a confidential, personal illustration on how a gift annuity can benefit you, contact the Washington University Office of Planned Giving.