

Planned Giving

Planned gifts, such as bequests or charitable trusts, can be an advantageous way to provide for a future gift to charity. You can take care of yourself and take care of MTSU.

WHAT IS "PLANNED GIVING?"

Planned giving involves providing for a future gift to charities through your financial and estate plans. The university welcomes gifts made through different planned giving arrangements. These arrangements can:

- Provide for you or your loved ones
- Entitle you to charitable income or gift or estate tax deductions
- Enable you to leave a legacy for MTSU

Different types of planned gifts:

BEQUESTS AND ESTATE PLAN GIFTS

You may make a bequest or gift through your estate by including a provision in your will or living trust, or by naming MTSU as a beneficiary of a retirement plan or life insurance policy. The amount left to the university (or any charity) can be expressed as a dollar amount or as a percentage of the assets to be given.

LIFE INCOME GIFTS

A life income gift allows you to give assets to MTSU while providing yourself or others with income for a period of time before MTSU is permitted to use your gift. You may make a life income gift by transferring securities, cash, or other property to MTSU or a trustee. The university or trustee then manages the investment of the assets and pays an income to you, your designated beneficiaries, or both. Income payments continue for the beneficiaries' lives or, in some cases, for a term of up to 20 years.

There are several kinds of life income gifts available at MTSU:

Charitable Gift Annuities

In exchange for an outright gift, MTSU agrees by contract to pay a fixed amount each year to you and/or another beneficiary for life.

Charitable Remainder Unitrusts

You establish a trust from which you and/or other beneficiaries receive variable annual payments for life and/or a term of years. At the end of the term, the remainder of the trust assets go to MTSU for the purposes you designate.

Charitable Remainder Annuity Trusts

You establish a trust from which you and/or other beneficiaries receive annual payments of a fixed dollar amount for life and/or a term of years, after which the remainder of the trust assets pass to MTSU for the purposes you designate.

ASSETS TO GIVE: SECURITIES, REAL ESTATE, AND MORE

Whether you are making an outright gift or a planned gift, MTSU welcomes many types of assets. Options include cash, publicly traded securities, non-publicly traded assets, real estate, retirement plans, life insurance policies, and other possibilities.

- Cash
- Publicly Traded Securities
- Real Estate
- Retirement Plan Gifts
- Life Insurance
- Personal Property
- Other

If you have questions about Planned Giving please contact Paul Wydra at 615-898-5329 or at paul.wydra@mtsu.edu .