

Imagine the Possibilities

Creative Ways to Give for Your Life & Beyond



There are many ways you can show your support for Columbia. The best choice for you will depend upon your unique circumstances.

Make a Difference Now

OUTRIGHT GIFTS

An outright gift is one that you make now and is immediately available for use by Columbia. Outright gifts are the most direct way you can help and provide you with the greatest tax advantages.

Gift of Money

The simplest gift is a contribution of money either by check, wire, or credit card. You will receive a federal income tax charitable deduction that can reduce your income taxes if you choose to itemize your deductions.

Gift of Appreciated Securities

A gift of securities that have increased in value provides you with double tax savings: an income tax deduction and elimination of the capital gains tax you would owe if you sold the securities. There is no capital gains tax when

you give securities to Columbia, and you receive an income tax deduction for the full value of the securities.

Gift from Your IRA

If you are at least age 70½, there are tax advantages with a gift from your IRA. A Qualified Charitable Distribution (QCD) from your IRA directly to Columbia avoids the income tax that you would owe on a regular withdrawal. If you have Required Minimum Distributions (RMD), your QCD will count toward your RMD.

Create a Lasting Impact

ESTATE GIFTS

You can make a difference in the future by including a gift to Columbia in your estate plans. A charitable gift in your will or living trust will occur after you are gone and will reduce the size of your taxable estate in addition to being an excellent way to leave a lasting legacy. Your estate gift can take many different forms, and you have the flexibility to change or even revoke your estate gift if circumstances change.

Charitable Bequest

A charitable bequest is a provision in your will or trust directing a contribution to Columbia at the end of your lifetime. You can give a specific amount or a percentage of your estate. A contingent bequest directs that your gift will be made only under certain conditions, for example only if your spouse has predeceased you.

Beneficiary Designation

Many financial accounts — bank, investment, or retirement accounts, insurance policies and annuity contracts — allow you to designate a beneficiary to receive the account upon your

death. You can designate Columbia as the beneficiary of a portion or all of your account.

Retirement Plans

Designating Columbia as the beneficiary of your retirement plan provides special tax savings. In most cases, income tax is owed on the money left in your retirement plan when you die. However, there will be no federal income tax if you designate Columbia as the beneficiary. A tax-wise strategy is to leave other assets to your heirs and your retirement plan to Columbia.

Produce Income

LIFE INCOME GIFTS

A life income gift — a **charitable remainder trust** or **charitable gift annuity** — is a great way to secure a lifetime income for you or others while you support Columbia. You receive an immediate federal income tax deduction for the charitable value of your gift, and you can avoid capital gains taxes if you contribute appreciated assets. The amount of the payments you receive can be a variable or fixed amount.

Ordinary People Make Extraordinary Gifts

We are grateful to our alumni and friends for their long tradition of philanthropic support for Columbia. Individuals, like you, have made a difference now and for the future of education.

We know that you have financial priorities for your family and that they come first. A well planned charitable contribution is a tangible way to care for the ones you love and make a positive impact on the causes you care about most.

NEXT STEPS

To start a conversation, please contact:

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