



## FIND A PLAN THAT'S RIGHT FOR YOU

Thank you for considering a gift to help support Step Up For Students. We know you support our work because you believe in the promise of equal education opportunities, and because you want to help make a difference in the lives of students across Florida. But we'd also like to make sure you benefit from making your gift.

How does this happen? You may be surprised to learn that many gift types offer financial and tax benefits.

### You Have Options

You are probably familiar with outright gifts, such as cash or a check, which you make today and we can use right away. But sometimes an immediate gift isn't the best option, especially if you feel unsure about giving up assets today that you and your loved ones might need in the future.

A planned gift is a perfect solution to this problem. There are many different types of planned gifts and each offers unique advantages. Some planned gifts are revocable—a gift in your will or living trust, for example—so you can change your mind at any time.

Or, they can be irrevocable—just as outright gifts are—so that you qualify for an income tax deduction.

Many irrevocable planned gifts are attractive because they are deferred. You part with an asset today, but the actual giving of the asset to us is put off for a while—often until after your lifetime (and that of a surviving beneficiary, if you wish). Until that time, you enjoy the benefits from the gift.

The key feature of planned gifts like these is that they provide important benefits to you as well as Step Up For Students.

### Learn More

We've designed the chart inside to summarize the benefits of several common charitable gifts. Just think of what you want to accomplish with your gift, and there's probably a way to do it!

We're here to answer any questions you might have about planned giving. We can examine your particular situation and, together with your attorney and/or financial advisors, help you find ways to support our mission while ensuring your family's financial security. Please contact us for more information.



## GIVING CHILDREN A STEP UP

Following his retirement, David Schilling and his wife, Judy, were looking for ways to give back and create the legacy they wanted to leave.

"I see kids without an education, and I see kids with an education, and there's such a big difference," David says. "That's why we want to promote Step Up For Students. We think it's extremely important."



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# PLANNING STRATEGIES





# CHOOSE A GIFT PLAN THAT MATCHES YOUR GOALS

	Your Gift	Your Goal	How You Make the Gift	Your Benefits
Simple Gifts Anyone Can Make	Your Will or Living Trust	<ul style="list-style-type: none"><li>Defer a gift until after your passing.</li></ul>	<ul style="list-style-type: none"><li>Work with your attorney to add a gift in your will or living trust detailing your donation to us.</li></ul>	<ul style="list-style-type: none"><li>Maintain your current lifestyle while making a meaningful gift to support Step Up For Students.</li><li>Enjoy flexibility to change your plans as life changes.</li><li>Pass your retirement plan assets to us tax-free.</li></ul>
	A Beneficiary Designation	<ul style="list-style-type: none"><li>Maintain control of your assets during your lifetime.</li></ul>	<ul style="list-style-type: none"><li>Designate Step Up For Students as beneficiary of a percentage of your retirement plan, savings or brokerage account or life insurance policy.</li></ul>	
Gifts of Assets	Stock or Other Securities	<ul style="list-style-type: none"><li>Make a gift now and receive benefits.</li></ul>	<ul style="list-style-type: none"><li>Give stock or securities that have increased in value directly to Step Up For Students.</li></ul>	<ul style="list-style-type: none"><li>Qualify for income tax benefits.</li><li>Avoid capital gains taxes on assets that have increased in value.</li><li>Transfer the expense of insuring or maintaining assets you no longer need.</li></ul>
	Real Estate	<ul style="list-style-type: none"><li>Make a larger gift with little or no effect on cash flow.</li></ul>	<ul style="list-style-type: none"><li>Donate your residence, farm or commercial property.</li></ul>	
	Personal Property		<ul style="list-style-type: none"><li>Donate tangible personal property such as art, collectibles or other items of value.</li></ul>	
A Gift That Pays You	Charitable Gift Annuity*	<ul style="list-style-type: none"><li>Supplement your retirement income with steady payments.</li><li>Receive payments that are partially income tax-free.</li></ul>	<ul style="list-style-type: none"><li>Make a donation of cash or securities to benefit Step Up For Students through a simple exchange for fixed payments for life.</li></ul>	<ul style="list-style-type: none"><li>Qualify for an income tax charitable deduction.</li><li>Enjoy tax savings on a portion of each payment you receive throughout your life expectancy.</li><li>Receive fixed payments for life.</li><li>What is left of your gift after your passing supports us.</li></ul>
A Flexible Gift That Pays Income	Charitable Remainder Unitrust	<ul style="list-style-type: none"><li>Supplement your own retirement income or that of someone else.</li></ul>	<ul style="list-style-type: none"><li>You transfer cash, securities or other appreciated property into a charitable remainder trust. The trust pays either a variable (unitrust) or fixed (annuity trust) amount each year to you, or another beneficiary if you choose, for a lifetime or a term up to 20 years. When the term is up, the balance goes to Step Up For Students.</li></ul>	<ul style="list-style-type: none"><li>You can make a generous gift to Step Up For Students, receive an income tax deduction for the charitable portion of your gift and eliminate capital gains tax at the time of the gift when the trust is funded with appreciated assets.</li></ul>
	Charitable Remainder Annuity Trust			
Gifts That Reduce Gift and Estate Taxes on Assets You Pass to Family	Charitable Lead Unitrust	<ul style="list-style-type: none"><li>Provide a revenue stream to Step Up For Students.</li></ul>	<ul style="list-style-type: none"><li>You transfer securities or other appreciating property into a charitable lead trust. The trust pays either a variable (unitrust) or fixed (annuity trust) amount each year to Step Up For Students for a lifetime or term of years. The balance then passes to your heirs.</li></ul>	<ul style="list-style-type: none"><li>Support Step Up For Students during your lifetime, reduce your taxable estate and often reduce gift taxes.</li></ul>
	Charitable Lead Annuity Trust			

California residents: Annuities are subject to regulation by the State of California. Payments under such agreements, however, are not protected or otherwise guaranteed by any government agency or the California Life and Health Insurance Guarantee Association. Oklahoma residents: A charitable gift annuity is not regulated by the Oklahoma Insurance Department and is not protected by a guaranty association affiliated with the Oklahoma Insurance Department. South Dakota residents: Charitable gift annuities are not regulated by and are not under the jurisdiction of the South Dakota Division of Insurance.

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\*Charitable gift annuities are not available in all states or through all organizations. Please contact us if you are interested in a gift annuity.