

# Yes!

I want to become a member of the Benedict College Heritage Society.

Please send me information on a confidential proposal regarding:

- Cash
- Appreciated Stock or Bonds
- Bequests
- Charitable Gift Annuity
- Life Insurance
- Deferred Gift Annuity
- Real Estate Gifts
- Charitable Lead Trust
- Partnership Interest

Name

Address

City State ZIP

Your birth date

Telephone Number

Email Address

Please return to:  
Office of Institutional Advancement  
Benedict College  
1600 Harden Street  
Columbia, SC 29204  
803-705-4798

# BENEDICT COLLEGE

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Benedict College  
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Columbia, SC 29204

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Mr. and Mrs. Jimmy Durant  
Class of 1973

## Planned Giving

CREATE YOUR LEGACY TODAY!

"Education is the key that has unlocked the doors of opportunity for many people. We are so grateful that someone felt a need to give so we could have a chance to pursue our dreams. Without their sacrifices, it would have been impossible. We have received, so now we feel the need to give back."

# Join the Heritage Society Today!

create extraordinary opportunities

**BENEDICT** COLLEGE



## Dear Alumni and Friends:

We have designed this brochure to assist you in creating a philanthropic strategy – tailored to meet your unique financial needs – that can provide gift plans that benefit you and Benedict College. Although a gift of cash is always welcomed, there are many other forms of giving. The information that follows, introduces the concept of planned giving.

You can become a member of our Heritage Society by making a charitable gift to Benedict College, a gift that requires consideration and planning in light of your overall estate plan. Such gifts usually include legal documents and often require the assistance of a qualified professional advisor to complete. Because of the size and potential impact of such gifts, consultation with your professional advisors is encouraged before making your gift. For your convenience, this literature describes a few exciting and generous examples of planned gifts that can be made to Benedict College.

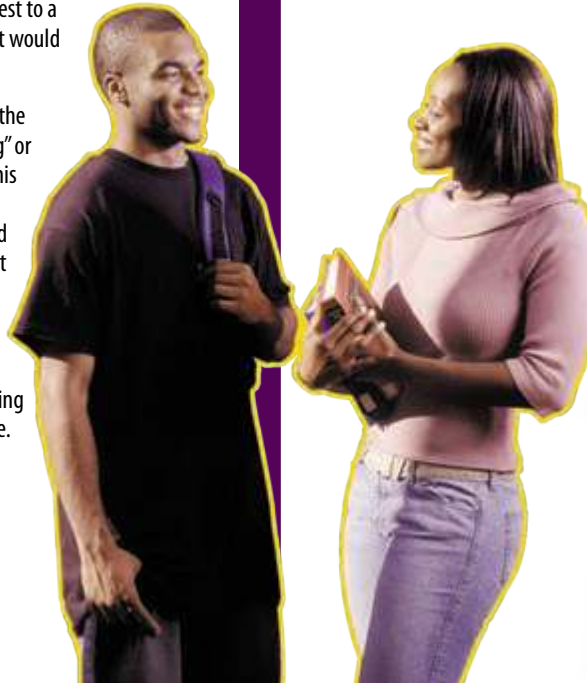
Planned gifts are usually deferred, meaning they are arranged now and fulfilled later. For example, a person could include a provision in his or her will to make a bequest to a charitable organization. That arrangement would be a “planned” gift.

This may be the first time you have heard the terms, “planned giving” or “deferred giving” or “charitable gift planning.” As you explore this brochure and complete research on your own, your familiarity with these terms and concepts will grow quickly. In fact, you just may find yourself wanting to know more and, we hope, making a planned gift to Benedict College.

Thank you for your interest in planned giving and continued support of Benedict College.

Best wishes,

David H. Swinton, Ph.D.  
President



### Cash:

Use cash to maximize your deduction and minimize the gift details. Claim your deduction against a larger portion of your adjusted gross income, and make an immediate, positive impact on Benedict College.

### Appreciated Stock or Bonds:

Afford a larger gift to Benedict College and avoid capital gains liability. Give appreciated stock or bonds held more than one year. Buy low and give high – make a gift that costs you less than the benefit it delivers to Benedict College, while avoiding capital gains tax.

### Bequests:

Make a gift for Benedict College’s future that doesn’t affect your cash flow or portfolio now. Add a bequest to your will (cash, specific property, or a share of the estate residue).

*Today* – a gift that costs you and your family nothing.

*Tomorrow* – an estate tax deduction.

### Charitable Gift Annuity:

Retain income benefits from the assets you give to Benedict College – and thus afford a larger gift. Create a charitable gift annuity or a charitable remainder annuity trust or uni-trust. Receive income for your lifetime; receive a charitable deduction and diversify your holdings. Reduce high tax liability now; gain additional income later.

### Life Insurance:

Create a new life insurance policy or donate a paid-up policy whose coverage you no longer need. This will increase your ability to make a significant gift to Benedict College.

### Deferred Gift Annuity:

Establish a deferred gift annuity, take a larger deduction, at a higher income rate than other life-income gifts offer. Donate one of the most valuable assets in your portfolio to make a gift to Benedict College.

### Real Estate Gifts:

Make a gift of real estate to Benedict College and avoid capital gains tax. Receive an income tax deduction – and have the option of a gift that doesn’t affect your lifestyle.

### Charitable Lead Trust:

Reduce gift and estate taxes and control the timing of passing assets to your children and grandchildren. Create a charitable lead trust to support Benedict College for a fixed, finite period with the principal going to your heirs. Reduce gift and estate taxes, and freeze the taxable value of growing assets before they pass to your family.

### Partnership Interest:

Avoid capital gains liability on the transfer of a business or partnership interest. Contribute the partnership interest or closely-held stock to Benedict College and avoid capital gains liability. Receive an income tax deduction, and utilize a gift asset you may have overlooked.

### Heritage Society Members Receive:

- Special Lapel Pin
- Reception for gifts valued
- Special recognition in College publications