



DIVIDENDS

YOUR GUIDE TO CHARITABLE GIFT PLANNING



The University of Wisconsin Foundation engages those who care about the university; provides opportunities to enhance its teaching, research, and outreach programs; and guarantees ethical stewardship of the gifts received.

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PLANNED GIFTS NEARING \$1 BILLION FOR THE UW'S ALL WAYS FORWARD CAMPAIGN

In this time of continued change, you may have heard even more about the impact of the university's All Ways Forward comprehensive campaign — which is coming to its formal conclusion at the end of 2021.

During the All Ways Forward campaign, donors have generously extended support for both critically urgent and long-term needs across the university such as:

- Completing funding goals for key initiatives, including capital projects and student and faculty support.
- Delivering support to current priorities such as the School of Computer, Data & Information Sciences; initiatives that support student and faculty diversity; and the expansion of the UW's health and medical research.
- Supporting UW school- and college-specific fundraising initiatives.

One vital way donors are helping the university with its program, faculty, and scholarship support is through planned giving, also referred to as legacy giving. Many donors have named the University of Wisconsin Foundation in their wills or trusts. Others have worked with the UW Foundation's Office of Gift Planning to support a UW program through a charitable remainder trust or charitable gift annuities. These annuities provide a tax deduction and lifetime income to the donor and ultimately impact the area of their choosing at UW–Madison.

One such legacy donor is Jean Berlowitz. With a lifelong passion for travel, Berlowitz made a planned gift in 2021 to create the Jean Berlowitz Study Abroad Fund. Although she is not a UW alumna, Berlowitz had the good fortune of being sponsored by the UW during her junior year abroad program in Freiburg, Germany. "There continues

to be so much isolationism in this country, so much insensitivity, even callousness toward those who are different from us. I believe studying abroad is one avenue toward breaking down those barriers. I want as many other young people as possible to have this transformative experience,” shares Berlowitz.

Currently, 1,834 households are members of the Wisconsin Legacy Society (WLS), which recognizes and celebrates these future plans today. Together, members who have shared their intentions and plans have documented an amazing \$940 million in future support that will benefit people and programs across the University of Wisconsin–Madison. We thank our WLS donors for the generosity they have shared today and planned for in the years to come.

CHECK WITH OUR OFFICE OF GIFT PLANNING TO SEE IF YOUR FUTURE GIFT INFORMATION IS UP TO DATE, OR LET US KNOW IF WE ARE IN YOUR ESTATE PLANS, SO WE CAN RECOGNIZE YOUR LEGACY GIVING AS PART OF THE ALL WAYS FORWARD CAMPAIGN.



BADGERS OPEN DOORS FOR OTHERS

The Raimey-Noland Campaign is another step in UW–Madison’s efforts to promote diversity and equity at every level and within every program on campus.

William Smith Noland 1875 was the first known Black man to graduate from the University of Wisconsin. More than 40 years later, Mabel Watson Raimey 1918 joined him as the UW’s first known Black woman to graduate. She is believed to have been the first Black woman to practice law in the state. Both Noland and Raimey accomplished notable firsts in campus history, and the choice to honor them celebrates how each new first creates a more inclusive future.

The Raimey-Noland Campaign seeks to:

- Increase scholarships to promote diversity among students.
- Increase faculty and staff diversity.
- Enhance students’ academic success and career readiness.
- Support an inclusive, welcoming campus community.
- Invest in research that addresses social and racial injustice.

The Raimey-Noland Campaign is part of the university’s broader All Ways Forward comprehensive campaign and includes giving opportunities across all academic units and most programs. Making a contribution through a will or trust or naming the **UW Foundation** as beneficiary of a charitable trust, charitable gift annuity, or life insurance policy are among the many ways you can provide for an inclusive campus in the future.

If you are interested in learning more about supporting this initiative, please contact the Office of Gift Planning at 608-308-5311 or visit allwaysforward.org/raimeynoland.

EIGHT WAYS TO LEAVE YOUR LEGACY AT UW-MADISON

To preserve the memory of a loved one, express gratitude for a service well-performed, demonstrate deep-felt humanitarian concerns, support a tradition of excellence in education — these are some of the reasons thousands of people each year contribute their time, money, and talent to America’s charitable organizations. Indeed, private philanthropy is the foundation of every charitable endeavor.

Considering today’s economy and the complexity of our nation’s tax structure, it is more important than ever to plan your charitable gifts carefully. The need for planning is twofold: to ensure that your gift will be put to the best possible use and to ensure that the gift fits your financial needs and objectives. The process involves asking yourself several questions:

- What are my personal and financial needs?
- What assets do I have available for funding my gift?
- What is the best way to make my gift and fulfill both my family and charitable objectives?

The articles that follow explain five different assets you can give and three key ways to give — a total of eight ways to leave your legacy at the UW Foundation. For much more information, get our complimentary guide, *Leave Your Legacy with One of These Ways to Give*.

We would welcome the opportunity to assist you and your advisors with information about planned gift opportunities.



Stars shine in the night sky above the University of Wisconsin-Madison’s Pine Bluff Observatory in Cross Plains, Wis.. Photo by Jeff Miller, University Communications

FIVE KEY ASSETS YOU CAN CONTRIBUTE

The type of asset you give and the way you transfer it will determine the tax and financial benefits resulting from your gift. Certain kinds of gifts may be more advantageous than others. To secure maximum benefits, it pays to plan your gift.

1. GIFTS OF CASH

Cash is the simplest and most direct way to contribute to charity. You may designate your gift for a specific purpose, or you may choose to leave your gift undesignated to be used in an area of greatest need. Because of the income-tax charitable deduction, your out-of-pocket cost will be less than the dollar amount of the gift. A person in the 24 percent tax bracket, for example, can contribute \$1,000 at an actual cost of only \$760.

2. GIFTS OF APPRECIATED SECURITIES

An alternative to cash is a gift of appreciated securities that you have owned for more than one year. Substantially greater tax benefits result because you not only receive a charitable deduction for fair-market value but also avoid taxation on the capital gain.

3. GIFTS OF TANGIBLE PERSONAL PROPERTY

People often give antiques, rare books, prized collections, and works of art to charity. If the property you donate is related to our charitable purpose (for example, rare books to one of our libraries), you may deduct its fair-market value; otherwise, your deduction is the lesser of that value and your cost.

4. GIFTS OF REAL ESTATE

You may consider giving your personal residence, farm, vacation home, or commercial or rental property. Like long-term appreciated securities, real estate can be attractive because of the double tax benefit — an immediate charitable deduction and the avoidance of capital-gain tax.

5. GIFTS OF LIFE INSURANCE

You may have a policy you no longer need for family protection or business purposes. If so, you can transfer ownership to the UW Foundation and receive a charitable deduction for the policy value and for any premiums you subsequently pay.

TWO WAYS YOU CAN MAKE A GIFT AND RECEIVE INCOME FOR LIFE

You may be unable to make a large outright gift of cash, securities, or rental real estate because you need the income generated by these assets. If that is the case, you could transfer the assets through what is known as a “life income plan,” whereby you and/or another person receive a stream of payments for life. Life income gifts can be made in the form of charitable remainder trusts or gift annuities.

1. GIFTS IN TRUST

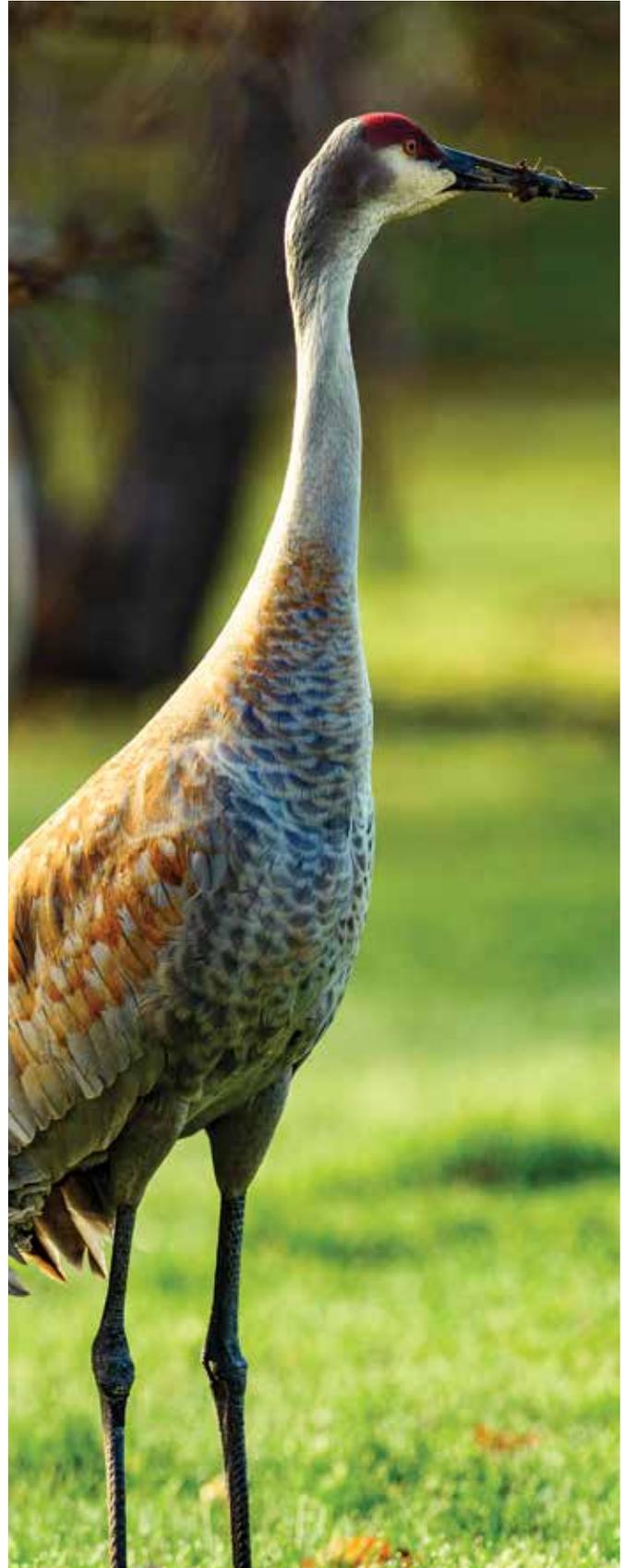
In its simplest terms, a trust is an arrangement under which an individual transfers legal title to property to a trustee who manages that property for the benefit of the individual(s) and/or organization(s) specified in the agreement. Trusts that make lifetime payments to beneficiaries and then ultimately benefit charities are known as charitable remainder trusts. They generate a charitable deduction and avoid taxation of capital gain when appreciated property is contributed.

2. GIFT ANNUITIES

A gift annuity is perhaps the simplest and most popular charitable life income arrangement. It does not require a complicated agreement, and the amount needed to fund it can be as little as \$10,000. Basically, a gift annuity is a contract between a donor and a charity; in exchange for a gift of cash or marketable securities, fixed payments are paid to a beneficiary (or beneficiaries) for life.

STAY IN TOUCH WITH US!

The University of Wisconsin Foundation wants to stay in touch with you. As the primary manager of the university’s alumni and friends database, the UW Foundation continually seeks up-to-date contact information. You can update your information online by visiting uwalumni.com/services/update-info. Updating your information will help us to maintain accurate records, which we share selectively with the Wisconsin Alumni Association® and other campus departments and programs with which you may be involved as a graduate, volunteer, faculty member, or donor.



Sandhill cranes walk through the Longenecker Horticultural Gardens at the UW–Madison Arboretum. Photo by Bryce Richter, University Communications



A bronze statue, titled *The Badger*, created by late Ho-Chunk artist Harry Whitehorse sits across from Camp Randall Stadium and the UW Field House. Photo by Bryce Richter, University Communications

A BEQUEST IS THE MOST POPULAR WAY TO LEAVE YOUR LEGACY

Each year, thousands of individuals, exercising the privilege to determine the final distribution of their estates, designate a portion of their assets to the benefit and support of America's charitable organizations. In addition to the personal satisfaction of making a philanthropic bequest, gifts by bequest will enable you to make significant charitable contributions that may not have been possible during life.

Various types of bequests may be used to memorialize your philanthropic interests. The choice depends on your unique circumstances and your personal and financial objectives.

A **specific bequest** identifies particular assets, while a **general bequest** provides a **sum certain** as the subject of the gift. A **percentage bequest** expresses the gift as a percentage of your total estate, regardless of size.

It is also possible to make a gift of what is left after taxes, debts, expenses, and other bequests have been satisfied (**a residual bequest**) or to condition a gift on the occurrence of some event, such as an intended beneficiary predeceasing you (**a contingent bequest**).



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HERE

UNIVERSITY OF WISCONSIN FOUNDATION
OFFICE OF GIFT PLANNING
1848 UNIVERSITY AVE
MADISON WI 53726-4090



FOR MORE INFORMATION

Call us at **608-263-4545** to find out how a gift to the UW Foundation will further the university’s mission.

Email us at **uwf@supportuw.org**. We are happy to answer any questions you might have or send you more information.

Visit **supportuw.org/gift-planning** to learn more.

Or contact:

Jennifer McFarland MA’96

Associate Vice President and Managing Director

608-308-5311

jennifer.mcfarland@supportuw.org

Andrea Shiu ’07

Senior Development Program Manager

608-308-5518

andrea.shiu@supportuw.org

The information contained herein is offered for general informational and educational purposes. The figures cited in the examples and illustrations are accurate at the time of writing and are based on federal law as well as IRS discount rates that change monthly. State law may affect the results illustrated. You should seek the advice of an attorney for applicability to your own situation. Copyright © by Pentera, Inc. All rights reserved.

TO MAIL: FOLD, TAPE, AND APPLY FIRST-CLASS POSTAGE STAMP.



**REQUEST YOUR COMPLIMENTARY GUIDE:
LEAVE YOUR LEGACY WITH ONE OF THESE
WAYS TO GIVE**

1. Return this card
2. Online at supportuw.giftplans.org/ways
3. Call 608-263-4545



Did you know that sharing your estate gift intentions can also count as a gift to the university’s campaign? Whether your plan is a gift through a will or trust or naming the University of Wisconsin Foundation as a beneficiary of a retirement plan or life insurance policy, contact us so that we can celebrate your important future support today!

ALLWAYSFORWARD.ORG

I WANT MY LEGACY GIFT INCLUDED IN THE ALL WAYS FORWARD CAMPAIGN

- I am considering including the university in my estate plan. Please contact me to discuss options.
- I have included the university in my estate plan and have not previously notified you. Please contact me to discuss details.
 - Alternately, gift details can be submitted at: supportuw.org/gift-planning/inform-uwf-of-your-legacy-gift/

GET YOUR HELPFUL GUIDE TO LEARN MORE ABOUT THE BENEFITS OF GIVING

- Please send me a complimentary copy of *Leave Your Legacy with One of These Ways to Give*.

PLEASE PROVIDE YOUR CONTACT INFORMATION

Name _____

Address _____

City _____

State _____ Zip _____

Telephone (_____) _____

Email _____



UNIVERSITY OF WISCONSIN
FOUNDATION

1848 University Avenue
Madison, WI 53726-4090

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Foundation

LEAVE A LASTING LEGACY. JOIN THE WISCONSIN LEGACY SOCIETY TODAY!

The Wisconsin Legacy Society is a recognition society that honors and celebrates alumni and friends who have made a commitment to support the University of Wisconsin–Madison through a legacy gift.

By including the University of Wisconsin Foundation in your estate planning and sharing your gift intentions with us, you qualify for membership.

Join the Wisconsin Legacy Society's 2,200+ current members in ensuring excellence at the University of Wisconsin–Madison for generations to come.

CONTACT THE OFFICE OF GIFT PLANNING

To learn how you can join the growing community of alumni and friends who have created a legacy for the future of our great university, call **608-263-4545** or visit supportuw.org/legacy