Charitable Trusts: Ensure the Future
A Simple Way to Provide for Family and The Ohio State University

Many Ohio State supporters concerned about being financially secure in retirement find that a life income plan is an attractive solution. One such plan, a charitable remainder trust, allows you to benefit a charitable organization such as Ohio State and receive an income stream in return.

With this type of gift, you—or other beneficiaries if you choose—receive regular income for life (or for a period of up to 20 years). At the end of the trust term, the balance in the trust supports the areas you are passionate about at Ohio State. Another benefit of a trust is that you may gain freedom from investment management.

You can fund a charitable trust with cash, but by funding your trust with long-term appreciated assets, you receive a number of additional benefits.

• You eliminate up-front capital gains tax.
• You may also increase your lifetime income as compared with the yield on the contributed assets.

There are two types of trusts that work this way: Charitable remainder annuity trusts and charitable remainder unitrusts. While both allow you to receive an income tax charitable deduction, there are small, but important differences.

CHARITABLE REMAINDER ANNUITY TRUST
• You receive a regular, fixed-dollar income based on a percentage of the trust’s initial assets.
• You may not make additional contributions to the trust.

CHARITABLE REMAINDER UNITRUST
• You receive a regular, variable-dollar income (the amount you receive is a set percentage of the current value of the unitrust, determined annually).
• You may make additional contributions to the trust.

SEE WHAT A TRUST CAN DO
We would also love to discuss how you can ensure the programs, research and people at Ohio State that you care deeply about are supported after your lifetime. Simply contact the Office of Estate and Gift Planning at giftplan@osu.edu or 614-292-2183 for a no-obligation consultation.
What makes legacy giving so different from writing a check or donating online to institutions like Ohio State?

Legacy gifts...

1. **Focus on the future.**
   The support we receive from annual gifts each year is critical. But a legacy gift is like a support system we can count on to help us ensure the areas close to your heart—from student scholarships to patient care—thrive for generations to come.
   
   **Ask yourself:** If you could live forever, would you continue to help students, faculty and researchers? If the answer is yes, a legacy gift can immortalize your support.

2. **Do not affect your current finances.**
   You can take care of your top priorities—yourself and your loved ones—now while providing for Ohio State in the future.
   
   Two of the most popular gift types:
   
   - A gift in your will: A few sentences is all it takes to include Ohio State in your will.
   - A beneficiary designation gift: Name Ohio State as a beneficiary of your retirement plan, IRA, donor advised fund or life insurance policy.

3. **Help you recognize Ohio State’s role in your life.**
   If Ohio State has had a significant impact on your life or the life of someone you love, a legacy gift is a heartfelt way to say thanks by investing in our University’s students, faculty and potential.

Through your legacy gift, you have a special chance to reflect the loyal Buckeye you are today far into the future. And, if you tell us about this gift now, we can ensure it is used exactly as you intend.