



MARYVILLE
COLLEGE
IN THE GREAT SMOKY MOUNTAINS

The Flexibility of Planned Giving

Finding a plan that's right for you

Hundreds of generous alumni and friends have realized the power of planned giving in supporting Maryville College's mission. These gifts, which present donors with flexible options, help secure the College's financial future and present numerous benefits to donors.

"INCLUDING Maryville College in my estate planning makes perfect sense to me. After all, the course of my life was set on that campus. Not only did my liberal arts education stand me in good stead throughout a 51-year career in television, I was nurtured and strengthened spiritually, and encouraged to be socially responsible.

I want those same values to exist for generations far into the future."

— **Marcia Kling '56**

FORTY years ago, I was traveling to New England with a retired MC professor. She stopped along the way to see a friend who had included the College in her estate planning. During the visit, the friend asked me if I intended to support my alma mater in like manner. That question has resonated with me over the years. I am grateful for a liberal arts education, for dedicated faculty (then and now), and for traditions and values. For these reasons and more, the answer is "yes." Now is the time to say "thank you."

— **Martha Hess '67**

A Variety of Giving Options

Planned giving donors help support Maryville College's mission for decades to come, making a difference for programs, students, and faculty. Through a variety of estate gifts or life income gifts, donors find they can meet charitable giving goals while also ensuring a secure financial future for their families.

The following characteristics show the flexibility of Planned Gifts:

- **REVOCABLE GIFTS** - Certain types of gifts like bequests under a will can be changed, amended, or even revoked at any time, giving donors flexibility and peace of mind if circumstances change. Despite their revocable nature, these gifts are highly valued by the Maryville College community.
- **LIFE INCOME PLANS** - Donors who make a gift to Maryville College can receive annual payments back from the College. Charitable Gift Annuities and Charitable Remainder Trusts benefit the donor and often loved ones as well.
- **CHOOSING THE RIGHT ASSET TO DONATE** - Gifts of cash are popular, convenient, and usually make good sense. Donors should also consider the extra tax advantages of using stock, mutual funds, real estate, insurance policy, and retirement plan funds as charitable donations.

Learn more about planned giving at Maryville College

A guide outlining various planned giving options is located on the reverse side for reference. We recognize that each donor is unique; we are here to understand your particular situation and to work with you, your attorneys, CPAs or advisors to find a plan that best fits your philanthropic goals.

FOR MORE INFORMATION, PLEASE CONTACT:

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Which Planned Gift Works Best for You?

TYPE OF GIFT	WHAT IS IT?	TAX BENEFITS	OTHER BENEFITS
BEQUEST	A gift you make by naming Maryville College in your will or revocable trust	Estate tax deduction for the value of your bequest to Maryville College	Gives you flexibility in providing for your needs first and can be changed at any time
RETIREMENT PLAN GIFT	A gift made by naming Maryville College as a beneficiary of your IRA, 401(K), or other plan	Avoids the potential twofold tax of your funds (estate & income)	Preserves the plan's full dollar value and allows you to leave heirs non-taxable assets
GIFT OF REAL ESTATE	A donation of real property, outright or into an income-producing trust	Immediate income tax deduction for fair market value plus avoidance of capital gains tax	Relieves donor of burdens of ownership, management, and sale of property
LIFE INSURANCE	Gift of a policy outright or naming Maryville College the beneficiary	Naming the College as a beneficiary reduces the estate by the amount of the death benefit Gifting a policy outright greatly reduces the taxable estate and can provide current income tax deductions	A private, convenient, and effective way to create your legacy at Maryville College Charity receives face value of policy
LIFE INCOME GIFTS			
CHARITABLE GIFT ANNUITY	In exchange for your charitable gift, Maryville College pays you annual income for as long as you live	Immediate income tax deduction and your annual payments are partially tax-free	Rates exceed yields on bank and money market accounts. Example: 5.1% for donor age 70
CHARITABLE REMAINDER UNITRUST	A trust that pays significant income to you or other beneficiaries with a gift of the remainder to Maryville College	Immediate income tax deduction and no capital gains tax upon transfer of appreciated property to the trust	Your trust's assets may be invested with Maryville College's endowment without any fees or commission
CHARITABLE LEAD TRUST	A trust that pays income to Maryville College for a period of years with the balance going to your heirs tax-free (or back to you)	Major gift and estate tax savings, or you can structure the trust for income tax savings	A time-tested way to transfer wealth to family at little or no cost