



Maximize the Benefits of Your Giving

Whether made by check, direct transfer, or credit card, your cash contributions to InterVarsity are a convenient way to provide immediate resources for ministry. Thank you!

With additional planning, however, gifts of cash and many other assets can often be made in ways that supply even greater benefit – both for InterVarsity and for you and your family.

For example, money that would otherwise go to taxes can sometimes be re-directed to ministry purposes and to family. With the help of InterVarsity's Gift Planning Office and your legal and tax advisors, you may be able to increase the benefits of your current giving by planning what, when, and how you contribute.

See the inside of this brochure for creative ideas on making the most of your charitable dollars.



Would you like to know more?

InterVarsity's Gift Planning Office would be pleased to answer your questions or prepare a personalized illustration for you or your financial or tax advisor. When you are ready to proceed, we'll assist you with the arrangements.

Contact Information

InterVarsity Gift Planning
P.O. Box 7895, Madison, WI 53707-7895

toll free 1-866-734-4823, ext 3685

direct phone 608-443-3685

fax 608-274-7882

web www.intervarsity.org/plannedgiving

email gkopan@intervarsity.org

InterVarsity does not provide legal or tax advice. We are always pleased, however, to team up with you and your planning advisors. Please be sure to consult your professional advisors before implementing any ideas we may suggest.

InterVarsity is a charter member of the Evangelical Council for Financial Accountability (www.ECFA.org) and currently holds the highest rating available from Charity Navigator (www.CharityNavigator.org), an organization that evaluates the financial health of America's largest charities.

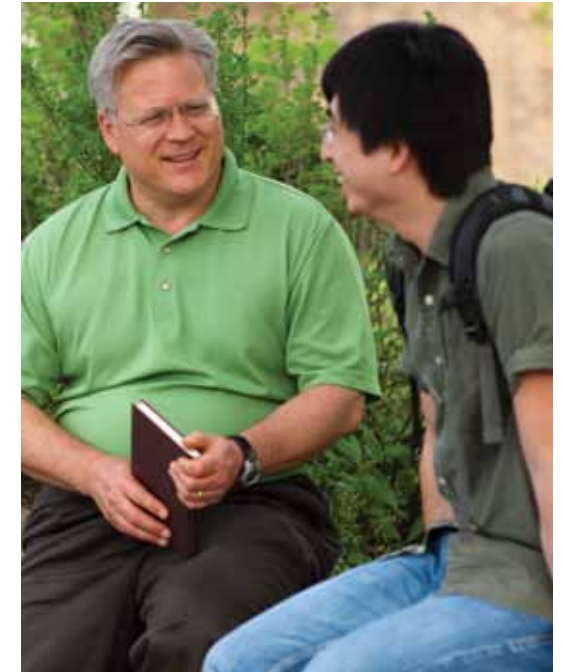


InterVarsity Christian Fellowship/USA®

is an evangelical campus mission serving more than 32,000 students and faculty on more than 550 college and university campuses nationwide. Incorporated in 1941, InterVarsity has a rich tradition of campus witness, thoughtful discipleship, and a concern for world missions.

Purpose Statement

In response to God's love, grace, and truth: The Purpose of InterVarsity Christian Fellowship/USA is to establish and advance at colleges and universities witnessing communities of students and faculty who follow Jesus as Savior and Lord: growing in love for God, God's Word, God's people of every ethnicity and culture and God's purposes in the world.



**CREATIVE
GIVING OPTIONS**
to increase the benefits of your generosity



Realize greater benefit from your giving through creative use of assets

Significant life events can provide opportunity to plan charitable gifts:

- ▶ when doing investment, tax, or estate planning
- ▶ when selling a business interest or an appreciated asset
- ▶ upon retiring or receiving an inheritance

When carefully planned, gifts of securities, real estate, life insurance, and other property—whether made outright, or through one of the following means—can provide wonderful support for InterVarsity’s ministry.

Stock and Other Appreciated Securities

Double tax benefits can make giving appreciated stock or other securities a wise alternative to giving cash. When you give these assets directly to charity, you can deduct the full fair-market value (no matter what you originally paid) and you avoid the capital gains tax otherwise due had you sold the securities and given the proceeds. You may even wish to give and then repurchase a security with the cash you would otherwise have donated. This way, you end up with the same investment, but have the advantage of a higher “cost basis.” Some of these advantages also apply to gifts of appreciated real estate and other assets. Please call for special instructions prior to making these gift arrangements.

Life Insurance

Life insurance can provide for a future gift to InterVarsity that may end up being a greater amount than what you paid to make it possible. You may name InterVarsity as a beneficiary of the death pro-

ceeds from a life insurance policy. The amount of your gift will be exempted from estate tax. You may also transfer ownership of a policy that is no longer needed to InterVarsity, or purchase a new policy, making InterVarsity its sole owner and beneficiary. With this gift, an income tax deduction is available to you. Other creative uses of life insurance are also possible. Please contact InterVarsity for more information.

Gifts in a Will or Living Trust

Planning for a “legacy” gift to come through a will or living trust is the most common way to make a deferred contribution to InterVarsity. This can be a wise way to arrange the future transfer of an asset that you can’t afford to give away during your lifetime. A bequest can be a percentage of your residual estate, a specific asset, or a fixed sum of money. If you wish, you can express a preference that your gift be used to further a particular ministry of InterVarsity. Designating remainders from financial accounts (CDs, money markets, savings accounts, etc.) is another convenient way to provide for InterVarsity’s future ministry. For more information or assistance, please contact us.

Retirement Fund Assets

Unused retirement fund balances can be subject to both income and estate taxes when transferred to heirs. Because of this, estate plans often direct gifts to ministry from these remainders, while designating other less tax-burdened assets (such as cash, real estate, or life insurance) to loved ones. This arrangement can often be made by simply completing a beneficiary change form for your retirement funds. Retirement assets also may be a wise “pocket” to make current gifts from for those over 59 ½ years of age who wish to reduce retirement fund balances during life. Income tax due on such withdrawals can

usually be offset with an equal charitable deduction. If you’re 70 ½ years or older, legislation in effect at the time of this printing may allow additional tax advantages and convenience for distributions made from your IRA directly to ministry. Please contact InterVarsity for details on these options.

Charitable Gift Annuities

In exchange for a contribution of cash or securities, InterVarsity pays you (or any other one or two persons) a fixed amount annually, semi-annually, or quarterly for life. You receive an income tax deduction for part of the value of the contribution, and the annuity payments themselves are favorably taxed. Payments can begin immediately or be deferred until a future date of your choosing. For personalized illustrations, contact InterVarsity.

Charitable Trusts

Providing for family and for ministry can be accomplished through these extremely flexible arrangements. Trusts can allow for:

- ▶ increased income from low-yielding assets
- ▶ reduced taxes and tax-free growth of assets
- ▶ funds to be directed to family and to ministry immediately or at a future time
- ▶ managed timing of estate distributions to children.

Charitable trusts can be designed to pay fixed or variable amounts for a set period of time or for life. Charitable Remainder Trusts pay first to family, then distribute to ministry. Charitable Lead Trusts pay first to ministry, then distribute to heirs. Feel free to contact us for details and personalized illustrations.

I’d like more information

(All services and materials are complimentary)

NAME _____

ADDRESS _____

CITY _____

STATE/ZIP _____

PHONE (OPTIONAL) _____

E-MAIL (OPTIONAL) _____

I have remembered InterVarsity in my will or living trust

Please send me:

- Information about including InterVarsity in my will or living trust
- An Estate and Gift Planning Kit
- Information about gifts that also provide income to me and/or my family (gift annuities, trusts)
- Information about giving:
 - appreciated stock and other securities
 - life insurance policies
 - retirement funds
 - real estate
 - business interests
 - Other: _____

Please contact me: (please provide phone # above)

- I’d like a personalized illustration for a charitable gift annuity or trust
- I have questions about a particular charitable gifting method
- I have questions about developing or updating my estate plan.
- I have questions about _____

Please mail or fax this completed form to:

InterVarsity Gift Planning
P.O. Box 7895, Madison, WI 53707-7895
Fax: 608-274-7882