



# WAYS TO GIVE 2022

HOW DO YOU PASS  
ON YOUR VALUES?



CHARLESTON

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Founded in 1964, Charleston Southern is located near historic Charleston and the beautiful beaches of the South Carolina coastline.

Charleston Southern is one of South Carolina's largest accredited, independent universities, enrolling over 3,500 students. Affiliated with the South Carolina Baptist Convention, the University's vision is to be a Christian university nationally recognized for integrating faith in learning, leading and serving.

CSU has been named to America's 100 Best College Buys, Military Friendly Schools, America's Best Christian Colleges, VA Yellow Ribbon Program and the President's Higher Education Community Service Honor Roll.

The University awards bachelor's and master's degrees and is accredited by the Commission on Colleges of the Southern Association of Colleges and Schools and offers over 60 undergraduate majors, 15 graduate programs and two doctoral programs in Education and Physical Therapy. Each degree program is combined with a comprehensive liberal arts foundation, which is designed to develop problem-solving and communication skills.

Beyond the classroom, students participate in a variety of campus activities including academic clubs, service organizations, intramural athletics, and campus ministries.

The University offers intercollegiate athletics for both men and women, competing in the NCAA Division I Big South Conference. Charleston Southern fields teams in basketball, baseball, softball, women's soccer, cross country, track and field, golf, tennis and volleyball, as well as an NCAA Division I Football Championship Subdivision football team.

Situated on 300 acres, formerly the site of a rice and indigo plantation, Charleston Southern University is in the center of the Charleston metropolitan area.

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The Legacy Society of Charleston Southern University is comprised of a special group of friends who believe in the Christian mission of the University and want to ensure that valuable life-changing educational programs and services will continue for future generations. Each member of the Legacy Society has remembered the University through a bequest intention, charitable trust, life income plan, life insurance, endowed scholarship, or other estate planning technique. Membership in the Legacy Society is activated when the donor notifies Charleston Southern that he or she has named the University as a benefactor.

### **The Fruits of Joining**

- Giving to the University passes your values to generations to come.
- The University is able to better plan and prepare for future students.
- By the example of your special gift, you will encourage others who may consider passing on the same type of legacy.
- Providing a planned gift may financially benefit you and your family by offering immediate or deferred tax advantages.

### **Gratitude & Tribute**

- Members receive an attractive certificate and lapel pin as special mementos symbolizing their membership and acknowledging their gift.
- Members are invited to the annual President's Club formal dinner and other University functions.
- Members are recognized in Charleston Southern University publications, including the CSU Magazine and the Legacy newsletter.



## **How Do You Pass on Your Values?**

In estate planning, it is common to leave loved ones with financial resources and tangible goods gathered during a productive lifetime. Passing on wealth to family members and others is a wonderful gift to leave. However, beyond that, how do you pass on your values? Your values and beliefs define who you are. As you plan your estate, you will notice there is no section asking about the distribution of your moral values.

At Charleston Southern University, we have a solution that will preserve the essence of your beliefs, long after your worldly possessions have faded. Charleston Southern University is built on a foundation of timeless biblical principles consistent with a Christian worldview. You have the opportunity to contribute to our mission of promoting academic excellence in a Christian environment. In doing so, you will be passing on your values.

## **How to Begin Planning Your Estate**



# GIVING

Giving to Charleston Southern University during your lifetime will allow you the privilege of seeing the fruits of your generosity instantly. There are many deserving students and needs at the University you can help support. Not only are you receiving a tax deduction, you are also helping higher education.

## Cash

Giving cash allows you to take a tax deduction. Gifts of cash are fully deductible for federal income tax purposes up to 50% of adjusted gross income. If the amount of the gift should exceed this limitation, the excess may be carried forward for tax purposes for an additional five years.

However, you may be able to give more, and at less cost to you by giving the following:

## Securities

If your appreciated securities (stocks or bonds) are worth more now than when you purchased or received them and you were to sell them, you would pay capital gains tax.

By giving the actual securities to Charleston Southern University, you receive the maximum allowable tax deduction for their full market value and may be able to spread the deduction over more than one year. The more the stock has appreciated, the greater the benefit will be.

## Tangible Personal Property

You may own valuables you no longer need such as: automobiles, antiques, works of art, books or jewelry. If you sell these items you will have to pay capital gains tax, however, if you give the valuables to Charleston Southern, you receive a tax deduction. The amount of your deduction varies, depending on whether or not the gift is related to our tax-exempt status. Your tax advisor can clarify the specifics for you.

The more your gift has appreciated, the greater the benefit will be. Mutual funds, real estate and other appreciated assets can make great gifts as well.

# WAYS TO GIVE NOW

## Board of Visitors

The Board of Visitors is an important student scholarship support program and a channel for the involvement and networking of distinguished citizens and leaders who are interested in furthering the University's mission and providing assistance in the areas of planning, promoting and resource development. Length of membership term varies with membership level with all gifts providing direct scholarship support to deserving students.

For many students, the quality education in the Christian environment of Charleston Southern carries a high price tag. Over 90% of our students receive financial aid.

Annual gifts from Board of Visitor members help worthy and deserving students afford a CSU education by supplementing tuition. Many of CSU's graduates can thank the generosity and commitment of Board of Visitor members for making their education possible.





- May be added to at any time and in any amount by directed gifts or deferred gifts through estate planning.
- Corpus is never invaded.
- No retained earnings unless stated in the scholarship guidelines.
- No scholarship(s) awarded until minimum is reached.

2. Donors choose name for scholarship and determine required criteria for eligibility.

- May be established in honor of or in memory of a person living or deceased.
- May be need based or merit based.
- Particular curriculum(s) may be chosen, i.e., Business, Nursing, Teacher Education, etc.
- May benefit students from a particular geographical region or area.
- Other eligibility criteria as established by donors and agreed to by the university.

3. Administered by the Financial Aid Office of the university.

4. Selection of recipient shall be made by the university based upon the established guidelines unless otherwise agreed to in writing.

5. Guidelines will be signed by the donors and the university.

6. Donors will be sent the names and addresses of scholarship recipients.

7. Donors will be provided the balance in the endowment upon request.

8. Donors will be invited to attend the annual scholarship luncheon.

9. Endowed Chair - Minimum required to establish -istered by the Financial Aid OfficeC1ii86 ses o7 nimowwam(um r)10 (eqiB52



## **B**

1. Name Charleston Southern University as beneficiary of the policy: The University can be named as:
  - a) primary beneficiary
  - b) secondary beneficiary
  - c) final beneficiary
  - d) remainder beneficiary
2. Assign your annual dividends to Charleston Southern University: The dividends are tax deductible as gifts.
3. Donate to Charleston Southern a paid-up policy you already own: You can receive an immediate tax deduction, usually in an amount equal to the policies' cash surrender value.
4. Donate a policy on which you are paying premiums: If Charleston Southern is the owner and beneficiary, you can deduct future premium payments, as well as approximate cash surrender value at the time the gift is made.

You would like to buy an insurance policy now, so that Charleston Southern University will receive a large gift in the future. You would like a tax deduction for the payments you make.

## **B**

Buy a new insurance policy and name Charleston Southern University as the beneficiary. If the University is the owner and beneficiary of the policy, you can deduct the premiums. This strategy provides an opportunity for someone who may not be in a position to make a single substantial gift right now but can afford small monthly premiums to leverage a larger gift at death.

You want to make a gift to Charleston Southern University and still provide for your family. You wonder how you can use life insurance to replace assets you give to Charleston Southern.

## **B**

You can use the tax or other financial benefits resulting from your gift to the University to buy a life insurance policy. List your family as beneficiaries and this policy will replace wealth you have given to Charleston Southern University.

## **F . E**







You want to give to Charleston Southern and, at the same time, supplement your retirement program. You also would like to receive a tax deduction now and wonder how you can give now and receive later.

**B** :  
Instead of receiving payments now, you can receive payments at a later date, such as your retirement. If you make a gift now, the University agrees to pay you a guaranteed life income starting at an agreed upon date in the future. The longer you wait, the higher your annual payment. This is called a "Deferred Gift Annuity."

## **THE CHARITABLE REMAINDER TRUST**

### Life Income Through Giving

**"Life Income, Fixed Amount"**

You find yourself in your older years concerned about insufficient income from some of your long-term investments. You are not extremely wealthy, but comfortable, and you would like an assured income for you and your spouse for the rest of your lives. You figure out just the amount you will want each year. You want Charleston Southern University to benefit after both your lifetimes.

**Strategies and Benefits:**

When you transfer cash, securities, or property to a professionally managed trust, in return you will receive regular, fixed payments to you and your spouse for the rest of your lives. When either of you passes, the survivor will receive the income. Your estate taxes will be reduced, and the University will benefit by the remainder.

If you prefer, you can do this in your will, providing a life income for your surviving spouse. Because of the charitable deduction, the surviving spouse may actually receive a larger income than would otherwise be the case. This is called a "Charitable Remainder Annuity Trust."

**"Life Income, Variable Amount"**

You would like to make a gift to Charleston Southern University and receive a retirement income, but you are worried about inflation. A fixed income might buy less and less, therefore, you would like a chance to have the income grow over the years.

**B** :  
When you transfer cash, securities, or property to a professionally managed trust you receive an income for life (determined by a fixed percentage you select at the start.) There is no need to worry about the ups and downs of the financial markets. This is called a "Charitable Remainder Unitrust."



# CHARITABLE LEAD TRUST

or "Wait-Awhile" Trust

You are trying to plan what will happen to your sizable estate. You can take good care of your children, even though estate taxes will take a bite out of what you leave. But what about your grandchildren? Will there be much left for them when more big tax bites are taken out of your children's estate?

**B** You set up what is called a "Charitable Lead Trust" With a Charitable Lead Trust you donate part of your estate to the trust now, and the income goes to Charleston Southern University for a designated period of years. Your estate taxes are reduced, and the property is not taxed to your children. When your grandchildren reach maturity, the trust terminates, and they receive the assets. Charleston Southern University benefits during all those years, and your grandchildren receive much more than they would have otherwise.

## SCHOLARSHIP OPPORTUNITIES

You would like to set up a scholarship in your name or the name of a loved one so that deserving young people can get an education in a Christian environment. You realize that without your help, these students may not be able to attend Charleston Southern University.

**B** You can set up a scholarship fund in your name or in the name of someone else. You can give to your scholarship fund during your lifetime and add to it through your will.

is an endowed scholarship, meaning only the earnings of the gift will be used. The principal is never touched. Because of this, your gift will leave a lasting legacy of your commitment to education in a Christian environment. Year after year, your gift will continue providing scholarship support to needy students.

As a donor you can stipulate for the reward of the scholarship to provide for students in a certain area of study, or with a certain grade point average. The decision is yours. However, we prefer flexible requirements for the scholarship so more deserving students can qualify regardless of major. Overall, the decision is yours.

## REMEMBERING OTHERS

You want to make a gift in honor or in memory of a family member or friend. You want your gift to be a living gift-a-gift that will live on in the lives of others. By supporting Christian education, your gift will be embodied in the lives of young men and women.

**B**



Think of the possibilities: you can name a chair or professorship, create a scholarship, name a library collection, set up a scholarship in memory of your loved one or you can decide to construct a new building in honor of someone. Many creative naming opportunities are available.

You wonder how you can fund your named endowment. You want to plan so that you make the best possible use of your charitable resources.

**B** Consider the timing when making your gift in honor or in memory of someone. Your income and expenses vary, so you should plan accordingly. Sometimes you can find other ways of giving more practical than giving cash.

You can give stocks, bonds, mutual funds, life insurance policies, real estate, automobiles, art collections or other personal property. Talk with your financial advisor to make sure you choose the best way to make your gift.

## GIVING THROUGH YOUR WILL

You are making decisions on a new will. You have taken care of all the usual details, have assigned sentimental possessions, and have provided for relatives. You decide you want to leave a legacy to Charleston Southern University.

**B** You could provide that all the remaining assets go to Charleston Southern University, significantly reducing the taxes otherwise payable by your estate. Your gift can continue supporting Charleston Southern in your name permanently. Your gift is a living symbol of your caring and dedication to education in a Christian environment.

You could also provide that a specific amount or percentage of your estate goes to Charleston Southern University. Perhaps you established a scholarship you want to fund, or you may have a special project you would like to support. Either way, a gift from your life estate is a cherished gift that will live on through the ministry of the University.

## PASSING ON YOUR VALUES

Leaving a legacy to Charleston Southern University will help preserve faith and values in higher education. Should you have any questions about any of the estate planning terms, benefits of giving, joining the Legacy Society or would like to tour the campus, please contact us. We have a team of professionals willing to assist you.



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