

IOWA STATE UNIVERSITY
FOUNDATION

Gift Planning 101: Engaging Donors with Charitable Tools

Rob Kinsey

*Assistant Vice President of Development
Iowa State University Foundation*

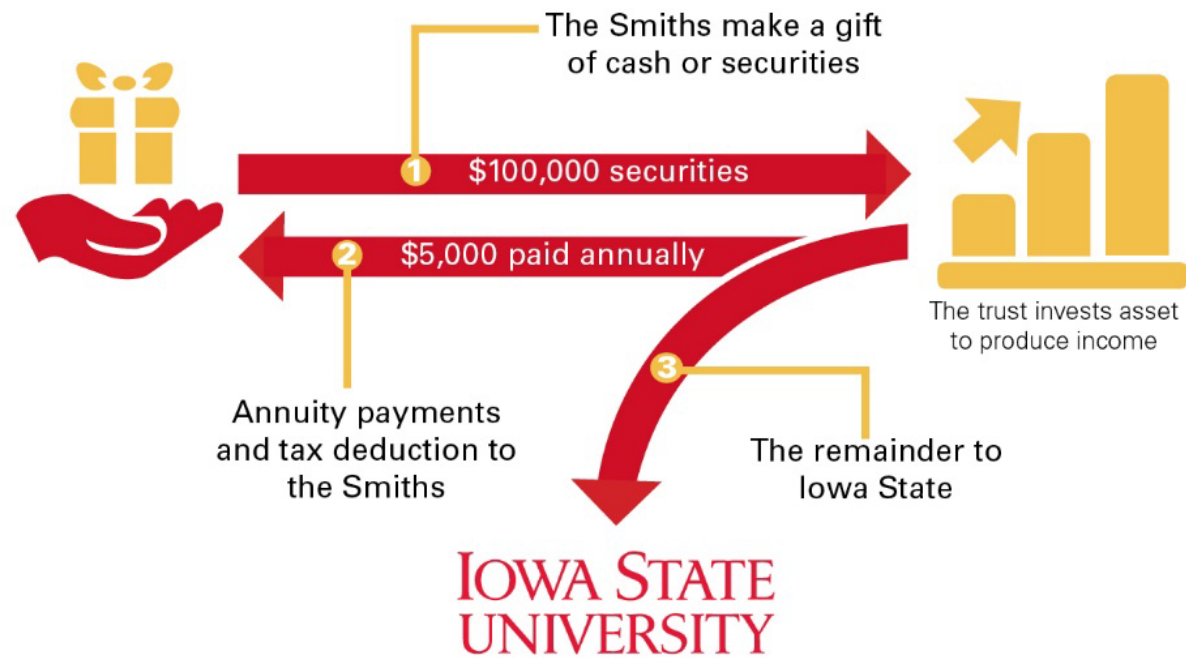
Where Philanthropy Meets Financial Strategy

- Insurance Policies
- Retirement Accounts
- Real Estate
- Publically Held Stock
- Closely Held Stock
- Farm Assets (Livestock, Crops, Machinery)
- Tangible Property



Charitable Gift Annuity

HOW IT WORKS



Charitable Gift Annuities

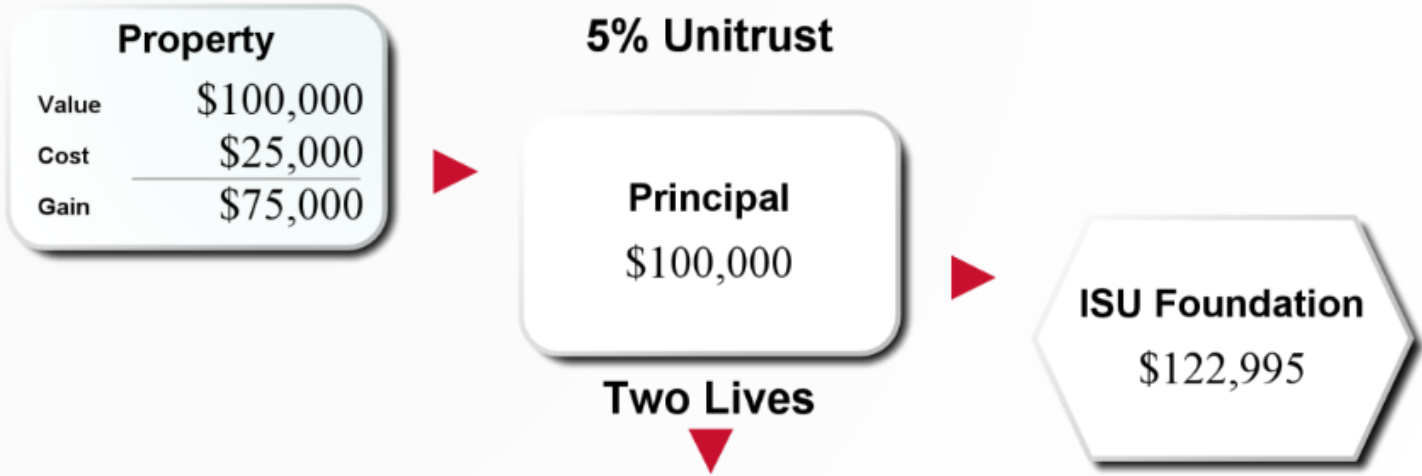
- Who?
- Options
- Assets
- QCD Rules
- Considerations

Do I need a
charitable
gift annuity?



Charitable Remainder Unitrust

Prepared For John Smith (75)
Prepared For Jane Smith (75)



- 1. Give asset, sell Tax-Free.**
Bypass up to \$75,000 gain may save \$17,850. Income tax deduction of \$47,232 may save \$17,476.
- 2. UT annual income \$5,000.**
Increased income \$5,000 over prior \$0 income. Estimated income in 20.8 years \$114,976. Effective pretax rate 6.06%.
- 3. If trust earns 6%, pays 5%, then grows by 1%. After two lives, trust passes without probate to charity.**

This educational illustration is not professional tax or legal advice; consult a tax advisor about your specific situation. See data sheets for assumptions.

Charitable Remainder Trust

- Who?
- Options
- Assets
- QCDs?
- Considerations



The Fantastic Fan!

You're in My Will!

Life Estate

Prepared For John Smith (85)
Prepared For Jane Smith (85)



Transfer deed to charity and reserve right to use property for two lives. Owners pay for maintenance, taxes and insurance.

Live in home for two lives. Receive a charitable income tax deduction of \$283,757. Current deduction may save up to \$104,990 in income taxes.

After two lives, property transferred to charity. Full charitable estate tax deduction.

This educational illustration is not professional tax or legal advice; consult a tax advisor about your specific situation. See data sheets for assumptions.

10/27/2025

IOWA STATE
UNIVERSITY
FOUNDATION

Page 2 of 5

Thank You!

Any questions?

You can find me at: @username
myemail@domain.com