

## A Noble Life and Lasting Legacy

D.B. Johnson, Winthrop's founding president, had a vision. With a gift of \$1,500 from Robert Winthrop of the Peabody Foundation, he created what is today one of South Carolina's top-performing public universities.

To honor him, Winthrop established the D.B. Johnson Society, a loyal group of individuals who have included Winthrop University in their estate plans. These alumni and friends support the university's vision for tomorrow through wills, trusts, annuities, life insurance or other planned gifts.

Every gift, regardless of size, makes a difference in the lives of generations to come. Please consider joining the D.B. Johnson Society, and make quality public education for all part of your legacy.



## D.B. Johnson Society Invitation

We would be honored to have your legacy forever interwoven with Winthrop University and our students. Advising us of your charitable intentions will ensure that we properly receive your planned gift and honor your wishes for your gift.

Your membership in the D.B. Johnson Society can be by family name or anonymous, as you prefer.

The Winthrop University Foundation is designated a charitable organization under Section 501(c)(3) of the Internal Revenue Code. The Foundation is the principal recipient of private gifts from alumni and friends of the University. It also manages and distributes restricted and unrestricted gifts, deferred gifts, and special gifts to build and maintain programs at Winthrop University. All immediate and planned gifts should be designated to the Winthrop University Foundation for the benefit of Winthrop University.

## For More Information

For questions regarding your gift planning to Winthrop University, please contact:

**Office of Gift Planning**  
206 Tillman Hall  
Rock Hill, SC 29733  
800/801-1083  
giving@winthrop.edu

*"The greatest gift is a portion of thyself." ~Ralph Waldo Emerson*



# GIVING THE GIFT OF EDUCATION

*Your Winthrop Legacy*



## Creating Your Legacy

Whether in passing or during life's big moments, consideration of our legacy means thinking about our life story and how it captures who we are, embodying our personal values in word and deed. Most of us want our legacy to show we have left things better for our having been here.

Making a large gift can seem out of reach through many of life's chapters as we plan for our needs, the needs of those we love, and the unexpected, too. Life unfolds with unexpected turns, and preparing for the future means considering what care we might need or how we might take care of those we love. However, a planned gift can give you an opportunity to provide philanthropic support for Winthrop students while still balancing your financial needs and plans.

Legacy gifts through estate and gift planning can often enable you to make a generous gift without sacrificing what you may need now or in the future. Your Winthrop legacy gift can:

- **Require no immediate donation. Your estate asset(s) can transfer upon your death.**
- **Allow you to change your mind as financial circumstances dictate.**
- **Be structured for any gift amount to benefit future students.**
- **Balance your priorities for your loved ones and Winthrop University.**

There are a number of ways to plan a gift today that doesn't impact you financially during your lifetime, and many have tax benefits for those who will manage your estate.

## Bequest

Bequests in a will or trust are a time-honored way of ensuring that your legacy with Winthrop University continues for generations.

Three ways to include a bequest for Winthrop University Foundation:

1. Name Winthrop University Foundation as the beneficiary of a specific amount or percentage of your estate.
2. Complete a residuary bequest to leave Winthrop University Foundation a gift after providing for loved ones.
3. A contingent bequest is often used by spouses who have stipulated that if the other spouse is not living then the bequest specified for the spouse will go to Winthrop University Foundation.

### SAMPLE BEQUEST LANGUAGE

I give, devise and bequeath to Winthrop University Foundation, a qualified 501(c)(3) charitable organization located in Rock Hill, SC, \_\_\_\_\_ percent of my residual estate (or a specific bequest of \$\_\_\_\_\_ or other personal or real property appropriately described) for (stated purpose—Winthrop Endowment, unrestricted use, or a specific program or college).

Charitable bequest planning is simple and provides flexibility to your future estate and life planning.

## Retirement Plan Assets

Many of us have sacrificed to accumulate retirement savings in expectation of enjoying a long and comfortable retirement. Those same frugal habits often result in not using all the money that we have saved. Most retirement plans are highly taxed for income tax and possibly estate tax when transferred to others. From a tax advantage perspective, the best Winthrop University legacy gift is often from a retirement plan.

Choosing Winthrop University Foundation as a beneficiary of your retirement plan, you can:

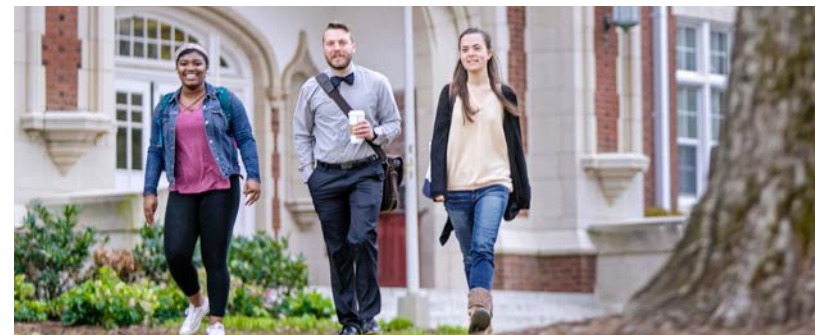
- **Leave other, less-heavily taxed, assets to your family.**
- **Change your beneficiaries at any time, retaining maximum flexibility.**
- **Take action without the expense of an attorney. Simply request a Change of Beneficiary Form from your plan provider and list Winthrop University Foundation as a full or partial beneficiary.**

## Charitable IRA Rollover & Required Minimum Distributions (RMDs)

An IRA rollover gift can be an easy and effective way to make a gift to Winthrop. IRA owners 70 ½ or older can make a direct, tax-free transfer of up to \$100,000/year from their individual retirement accounts to Winthrop University.

### BENEFITS OF AN IRA ROLLOVER GIFT:

- **Reduce your taxable income.**
- **Donated gift counts towards your annual required minimum distribution (RMD).**



## Life Insurance

Many of us have life insurance policies that have long since served their purpose. Perhaps you purchased a policy when your children were young, and now the kids are grown and doing well. Perhaps you have a policy that your parents purchased for you years ago, and there is no longer a need for it. Insurance policies that have outlasted their original purpose are a wonderful way to create your Winthrop Legacy. To gift your life insurance policy simply:

1. Request a change of beneficiary form from your life insurance company and make Winthrop University Foundation a beneficiary. You retain the flexibility to change your beneficiaries at any time.
2. Sign over a fully paid policy. You can take a tax deduction for your generosity.

## Donor-Advised Funds

Final distribution of contributions remaining in a donor-advised fund is dictated by the completed paperwork that was set up when the fund was opened. We hope you will consider naming Winthrop University Foundation as a beneficiary/successor of your account. In addition, designate that Winthrop University Foundation receive a portion of the account value, leaving the remainder for your children or grandchildren to continue your legacy of philanthropy.

## CDs and Other Banking Accounts

One of the simplest ways you can create your Winthrop legacy is by making Winthrop University Foundation the "payable upon death" beneficiary of a certificate of deposit (or any bank or brokerage account). Your financial institution can assist you with this easy process.

## Real Estate

A gift of real estate may be a principal residence or vacation home, a farm, commercial property, subdivision/unimproved lot, or timber land. The planned gift may be an entire property or a fractional interest in the property.

Retained life estate (RLE) property may generate a current income tax deduction by gifting a home or farm to Winthrop while you retain the right to use the property during your lifetime. Upon your death, the property is removed from your taxable estate and directly transferred to Winthrop.