



Boston University
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FALL 2016

BU LEGACY

— The Power of Planned Giving —

Visit BU's new planned giving website!
bu.edu/plannedgiving

Boston University is pleased to launch our new interactive planned giving website. Visit bu.edu/plannedgiving for weekly articles, personalized calculators, downloadable brochures and more!

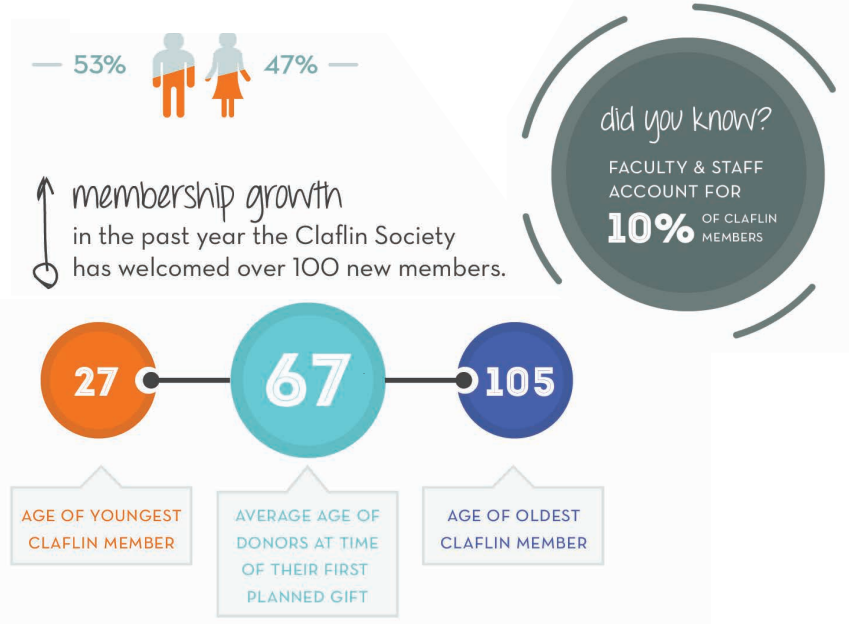


Boston University celebrates thoughtful philanthropists through **The Clafin Society**, a membership group that pays tribute to alumni and friends of Boston University who have established a planned gift.

If you are interested in learning more about membership to this special group, please contact the BU Planned Giving Office at 800-645-2347 or visit our new website at bu.edu/plannedgiving.



THE CLAFLIN SOCIETY



A CHANCE TO OPEN BU'S DOORS FOR OTHERS

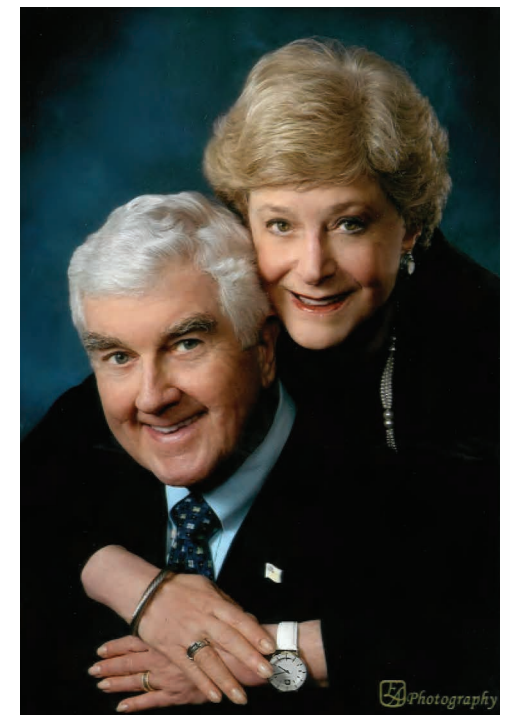
ELIZABETH ENGLAND

A new world opened up for Elizabeth "Betsy" England (CAS'69) when she transferred to Boston University from Washington University in St. Louis.

Coming to BU allowed Betsy to explore new interests by taking courses she had not previously had access to. "I had traveled to Europe with my mother," she said, "and we saw works by Bernini in Rome. So I wanted to study Bernini and take courses in religion. At BU, I ended up with enough credits to earn a minor in religious studies." BU helped to shape her view of the world and provided the skills that allowed her to emerge as a leader in her field.

A successful lawyer in San Francisco, Betsy wanted others to have access to the opportunities she had while studying at BU. She recalled a pivotal experience, shared with her husband, Bob MacIntosh, when they met the recipients of a scholarship Bob had established at his alma mater. Seeing the importance of his gift to the students inspired her. "I decided I wanted to have a positive impact on people's lives, too," she recalled.

After careful consideration, Betsy created a gift through her estate to fund scholarships at the College of Arts & Sciences. By including BU in her estate plans, Betsy maintains financial flexibility during her lifetime and fulfills her vision of assisting future Boston University students.



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TAX-WISE CHARITABLE PLANNING STRATEGIES

There are a number of charitable planning strategies that can help you lower your income and taxes this year. Here are some ways you can shift tax dollars to charitable dollars and support the mission of Boston University.

- **IRA Charitable Rollover** — Persons age 70½ or older can rollover up to \$100,000 from their IRA directly to a qualified charity like BU. This can lower your income and taxes.
- **Outright Gift of an Asset** — Make a gift of stock, real estate or another asset, avoid paying capital gains tax on the transfer and receive a tax-saving charitable deduction.
- **Donor Advised Fund (DAF)** — Make a tax deductible gift to a DAF, which gives you the ability to make grants to your favorite charities this year and in future years.
- **Zero-Tax Gift and Sale** — Make a gift of part of an investment or property you intend to sell, avoid paying capital gains tax on the sale and receive cash back.
- **Charitable Gift Annuity** — No matter what happens with the economy, your payments are secure and fixed at a rate that will never change. You will receive a tax-saving charitable deduction, and a portion of your payments could be tax free.

MAY WE HELP?

If you would like further information on any of these end-of-year planning strategies, please contact us. We can help you create a plan that meets your needs and goals.

Please note: Boston University is a tax-exempt public charity and does not provide tax, legal, or financial advice. Any document or information shared by our staff is intended to be educational and informational. BU strongly encourages all of our benefactors to seek counsel from their own legal and financial advisors. Please know that any information or documents shared by the Development staff cannot be used to avoid tax-related penalties.

The
**END OF
THE YEAR**
is fast approaching and
with it so is your
OPPORTUNITY
to reduce your
taxes.



HOW TO MAKE YOUR STOCKS WORK FOR YOU

If you own appreciated stock you no longer need and are looking for a way to avoid owing capital gains tax, consider making a gift of your stock to help further BU's mission. Your gift could have a big impact on our work!

When you make a gift of an appreciated asset, such as stock, to Boston University, you can benefit in the following ways:

- Receive an income tax deduction for the value of the donated stock.
- Avoid capital gains tax, regardless of how much your stock has appreciated.
- Avoid the healthcare tax on net investment income.
- Support the excellent mission of BU.

Please contact us if you need assistance with making a stock transfer. We can provide you with transfer instructions to make your gift easy and effective.

ANOTHER SMART USE OF YOUR IRA

Late last year, Congress made the IRA charitable rollover permanent. The rollover law allows taxpayers who are required to withdraw money from their IRAs to give directly to charity. Because the rollover counts against your required minimum distribution (RMD), making an IRA rollover gift to BU could reduce your income and taxes.

The IRA rollover is a great way for you to help support your favorite causes. While you won't receive an income

tax deduction for a rollover gift, you also won't pay any income tax on the transfer.

The transfer only works for IRAs and not other retirement accounts. You may be able to roll over your 401(k) or other plan into an IRA and take advantage of this strategy.

Check with your tax advisor or contact us to learn more about how you can use your RMD for good and lower your taxes.