



1746 SOCIETY  
PRINCETON UNIVERSITY

This information is offered to members of the Princeton community who have philanthropic intent. The University does not give tax, legal or other professional advice. Donors should consult with their advisors regarding the risks, taxation and distributions from the trust in light of their personal circumstances.



# ANNUAL GIVING LEGACY PROGRAM

 PRINCETON UNIVERSITY

# MAKE A LIFE INCOME GIFT, RECEIVE MAJOR REUNION ANNUAL GIVING CREDIT

*“It is indeed a win-win.  
I wish more people my age knew  
about the huge benefits  
of charitable gift annuities.”*

— RICHARD WAUGAMAN M.D. '70

**Y**ou can now make a significant gift to Annual Giving for your major reunion, while providing for yourself and/or your beneficiaries. The Annual Giving Legacy Program allows you to **earn AG major reunion class credit** for life income gifts at the requisite level, starting with the 50th Reunion.

**Gifts with a credit value of \$100,000 or more**, made through a charitable trust or a charitable gift annuity are eligible. These gifts can be made in installments and in advance of a major reunion allowing you to spread the deduction over multiple tax years.

*Please note:* Princeton's gift credit is calculated by doubling the charitable value of the gift (charitable deduction amount) up to the face value of the gift. Factors such as multiple payment beneficiaries, younger beneficiaries, and changes in federal rates often reduce the charitable deduction and require a larger up-front contribution (face value) or require deferring the start of income payments in order to meet the gift credit minimum. Please contact the Office of Gift Planning for a custom illustration based on your situation.

If you would like additional information regarding **Annual Giving Legacy** gifts in support of your reunion, visit

[alumni.princeton.edu/give/giftplanning/](https://alumni.princeton.edu/give/giftplanning/)

or contact the Princeton University Office of Gift Planning  
**609.258.6318 • [GiftPlanning@princeton.edu](mailto:GiftPlanning@princeton.edu)**

## LIFE INCOME AND CHARITABLE TRUST GIFTS EXPLAINED

Life income and charitable trust gifts are used to make a charitable contribution, diversify and increase income, and reduce taxes. They can also be effective tools to address specific timing issues, such as retirement planning or to control the transfer of assets to heirs.

Both charitable remainder trusts and charitable gift annuities allow you to donate cash or appreciated assets (including real estate) and receive payments for life or a term of years. A charitable gift annuity provides guaranteed fixed lifetime payments to you and/or your beneficiaries age 65 or older. A charitable remainder unitrust provides variable payments based on the market value of the trust and has more flexibility in terms of ages and number of beneficiaries.

A charitable lead trust makes annual distributions to Princeton for a term of years, after which the trust principal passes to your heirs or back to you. Donors choose these trusts to achieve charitable goals and to remove assets from their estate and benefit heirs with reduced (usually zero) gift and estate taxes.

The remaining principal from your charitable remainder trust or charitable gift annuity, or the distributions from your lead trust, ultimately will generate funds to support Princeton in perpetuity as part of your class's Annual Giving endowment fund or as an endowment fund in your name — you choose how your permanent legacy gift will be forever recognized at Princeton.

## IMPACT AND RECOGNITION

Your AG Legacy gift will perpetually support future generations of Princeton students. You will be recognized as a member of the 1746 Society; with your permission, you'll also be listed in the annual “Gifts to Princeton” publication.