



**BLENDED  
GIFTS**

GIFT GUIDE



CALIFORNIA STATE UNIVERSITY  
**SAN BERNARDINO**

Planned Giving



# WHAT IS A BLENDED GIFT?

A blended gift combines the power of a current or annual gift with a planned gift. Combining your gifts can be a very attractive way for you to achieve your financial and estate planning goals while helping to make your impact on the future at CSUSB.

## THE VALUE OF MAKING A BLENDED GIFT

Gifts of cash and property enable California State University, San Bernardino to further our mission of educating students and impacting their future. There are a variety of combined gift options that can allow your giving to go further. A blended gift will help you witness the impact of your giving today, and will continue to support our mission well into the future.

## HOW DO BLENDED GIFTS WORK?

A charitable life income gift can be added to your annual gifts to enhance your financial security, increase the impact of your giving, provide greater tax savings, and leave a planned gift to help create your legacy and **transform tomorrow** at CSUSB.

Like many of those who have chosen to support CSUSB with a planned gift, you may desire to make a significant gift but might not be ready to make a large gift today. This type of gift may still be possible if your gift is made through your will or trust or as a beneficiary designation gift.

If you have already created a planned gift, such as a bequest written in your will, you can begin to see the current impact of your giving by adding outright gifts of cash or property today. You can also avoid capital gains taxes by making a gift of real estate, stock, or other appreciated securities.

## GETTING STARTED ON A BLENDED GIFT

In addition to making your annual gift(s) to CSUSB this year, you might consider the following:

- » Get a qualified appraisal to determine your property's value.
- » Contact our Office of Planned Giving to discuss a sales price that works for you and CSUSB.
- » Work with our Office of Planned Giving on the sale transaction. We'll help you every step of the way.

# BENEFITS OF BLENDED GIFTS

## WITNESS THE IMPACT OF YOUR GIFT *TODAY*

### **Have you already included a bequest in your will or created another type of planned gift?**

You can begin to witness the impact of your giving today by making an outright gift of cash or property to go along with your deferred gift. Here are a few options and benefits to consider:

#### Cash

Make a gift of cash this year and benefit from an income tax deduction.

#### Property

Avoid capital gains tax by giving your property as a charitable gift instead of selling it.

#### Investments

Make a gift of your stock or other investments to enjoy income and capital gains tax savings.

#### Personal Property

Transfer property you don't need, such as a vehicle, jewelry, or artwork to CSUSB and avoid taxes.

# OPTIONS FOR MAKING A BLENDED GIFT

## BLENDED GIVING OPTIONS

A blended gift combines a current gift and a planned gift. It's a way for you to support the causes you care about and make your giving go further. Here are the 12 most common blended gifts:

01

Gift +  
Bequest

02

Endowed Gift +  
Bequest

03

Gift +  
Gift Annuity

04

Gift +  
Unitrust

05

Gift +  
Deferred Gift  
Annuity

06

IRA Gift +  
Bequest

07

IRA Gift +  
Testamentary  
Unitrust

08

Gift Annuity +  
Bequest

09

Lead Trust +  
Bequest

10

Gift Annuity  
Interest +  
Bequest

11

Gift of Unitrust  
Income +  
Bequest

12

Gift +  
Testamentary  
Unitrust

## WITNESS THE IMPACT OF YOUR GIVING TODAY AS YOU LEAVE YOUR LEGACY WITH AN IMPACT ON OUR FUTURE.

A current gift creates the opportunity for you to see the impact of your giving today. Adding a planned gift to your current gift makes it possible for your giving to also make an impact on the future of CSUSB and its students who will pursue their dreams here.

Contact the CSUSB Office of Planned Giving today for more information on blended gifts, and to determine which combination of gifts might be the best fit for you, your family, and your plans.

# BLENDED GIFT: CURRENT GIFT AND BEQUEST

**The most common blended gift option is the combination of a current gift and planned gift created through your will or trust, also known as a bequest. Why is this option so appealing to donors?**

## Legacy

If you make annual gifts to CSUSB, you might also consider continuing your giving by leaving a gift to CSUSB in your will or estate plan, known as a bequest. This gift will allow you to know *now* that your legacy will endure at Cal State San Bernardino *forever*.

## Flexibility

Gifts made through your will or trust are the most simple and flexible way to make a planned gift. If your circumstances change, you can change your mind and simply update your will or trust.

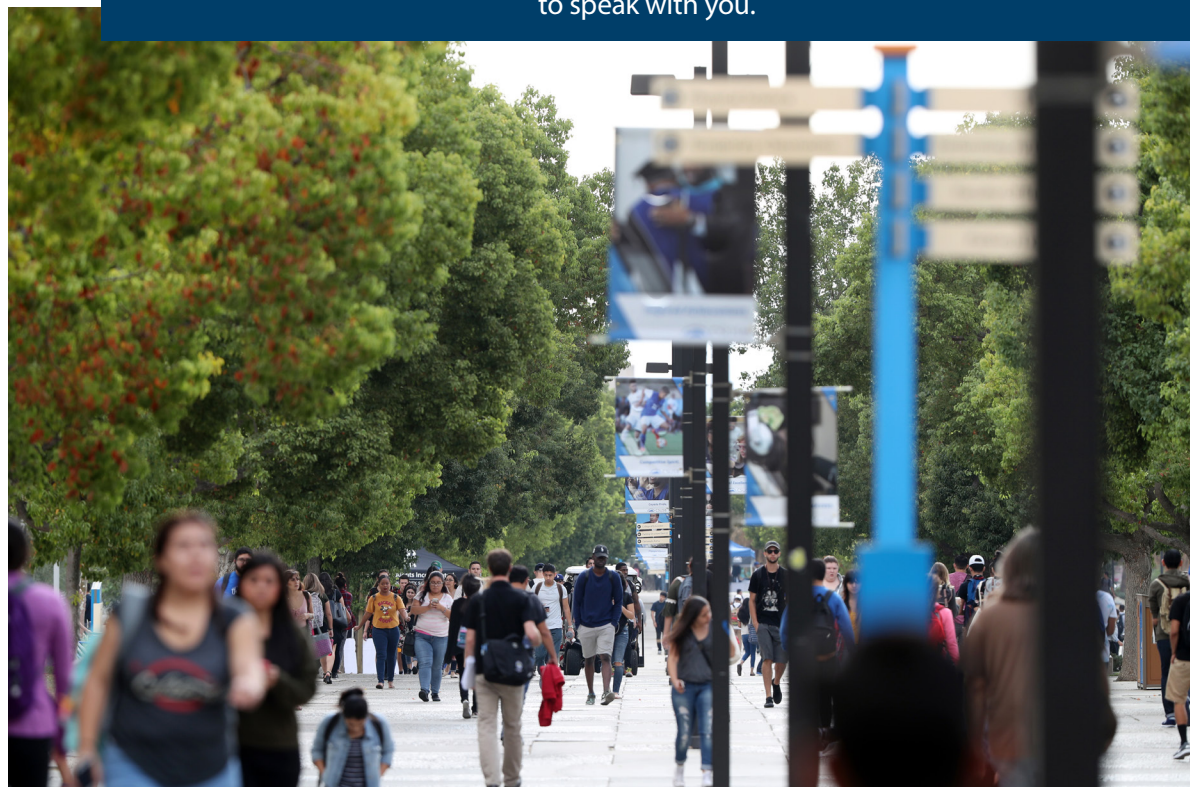
## Tax Benefits

You will enjoy tax savings with an outright gift and avoid estate taxes with the gift made through your will or trust (if you have a taxable estate).

## ONE GIFT, A LIFETIME INVESTMENT.

Let us know about your gifts.

There are numerous ways to structure blended gifts depending on your unique personal circumstances. Our Office of Planned Giving can help you create a blended gift strategy that will achieve your goals while you **transform tomorrow** at CSUSB. Contact us today to learn more; we would love to speak with you.







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**SAN BERNARDINO**

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**5500 University Parkway, San Bernardino, CA 92407**  
**(855) 204-0049 | [Planmylegacy@CSUSB.edu](mailto:Planmylegacy@CSUSB.edu) | [Planmylegacy.CSUSB.edu](http://Planmylegacy.CSUSB.edu)**