

PLANNED GIVING OPTIONS AT A GLANCE

TYPE OF GIFT	HOW TO MAKE THE GIFT	BENEFIT TO CANISIUS UNIVERSITY	BENEFIT TO YOU
<p>Bequest</p>	<p>Name Canisius University as a beneficiary in your Will or Living Trust.</p> <p>Gifts may be structured as:</p> <ul style="list-style-type: none"> • A fixed amount of cash or securities • A percentage of your estate • The remainder of your estate after all other obligations have been satisfied • A specific gift of an asset such as real estate or other items of value <p>When naming Canisius in your Will or Living Trust – please note that the formal name of the university is Canisius University of Buffalo, NY</p>	<p>The university will receive important resources upon your passing to enhance and help provide a Canisius education for current and future students.</p>	<p>Opportunity to make a substantial or larger gift to Canisius.</p> <p>Ability to defer the gift until after your passing.</p> <p>Depending on your circumstances, the benefit of an estate tax deduction.</p>
<p>Retirement Account, IRA & Donor-Advised Fund Succession</p>	<p>Contact your plan administrator to designate Canisius University as:</p> <ul style="list-style-type: none"> • All or part beneficiary of your retirement account (IRA, 401(k), 403(b), etc.) • In the succession plan for your Donor-Advised Fund 	<p>Canisius and our students will benefit from your foresight and generosity.</p>	<p>Simple and straightforward way to make an estate gift to Canisius.</p> <p>If properly structured, reduced overall income tax consequences to your heirs.</p> <p>Your wishes for your Donor-Advised Fund will be fulfilled.</p>

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<p>Insurance Policy</p>	<p>Contact your insurance carrier to:</p> <ul style="list-style-type: none"> • Name “Canisius University of Buffalo, NY” as a beneficiary of all or part of the proceeds of an existing policy • Transfer ownership of a fully paid, existing policy to Canisius University • Make Canisius the owner and beneficiary of a new or existing policy 	<p>In the case of a beneficiary designation, Canisius receives the net proceeds payable under the policy upon your passing.</p> <p>In the case of a policy transfer, Canisius receives the policy’s current cash surrender value.</p>	<p>Provides an opportunity to make a substantial gift to Canisius at current manageable costs.</p> <p>An income tax deduction for the value of the policy when transferred, and for any subsequent premium payments made by you.</p>
<p>Bank & Investment Accounts</p>	<p>Designate gifts from your bank or investment account to Canisius University.</p> <ul style="list-style-type: none"> • Establish a Pay on Death (POD) for a bank account or for a Certificate of Deposit (CD) • Establish a Transfer of Death (TOD) provision for an investment account <p><i>Ask your bank manager, financial advisor or attorney for assistance in documenting your wishes.</i></p>	<p>At your passing, the university receives the designated assets quickly, as there is no need for a probate proceeding to accomplish the transfer.</p>	<p>Provides an easy way to make an estate gift to Canisius while still retaining full ownership of the assets during your lifetime.</p>
<p>Charitable Trusts</p>	<p>If you will be subject to estate and inheritance taxes, discuss with your attorney or financial advisor the benefits of establishing a Charitable Lead Trust or a Charitable Remainder Trust.</p>	<p>Effective tax planning may allow you to provide a larger gift to Canisius University.</p>	<p>Provides an opportunity to retain a benefit for yourself or provide a benefit to your loved ones, in addition to your gift to Canisius.</p>

