

Make a gift now

| Gift Type | How your gift benefits Valparaiso and you |
|--|---|
| Cash, Stocks, Real Estate, Personal Property | <p>Supports the mission of Valpo in whatever way you choose!</p> <ul style="list-style-type: none"> • Fully-deductible from income taxes • Saves income tax and avoids capital gains taxes |
| Charitable Gift Annuity | <p>Receive an income stream for life and immediate charitable deduction while providing for the future of the University</p> |
| Charitable Lead Trust | <p>Provide an annual gift for Valpo for up to 20 years, while preserving your assets for your children, grandchildren, or others.</p> <ul style="list-style-type: none"> • Tax deduction for present value of gift, saves you 100 percent of capital gains and can significantly reduce your estate tax liability. • Income can be fixed or variable. |

Make a gift later

| Gift Type | What Your Gift Does for Valpo and Benefit to You |
|----------------|--|
| Bequest | <p>Name Valparaiso University in your will or trust, benefit your favorite area on campus, and you may save on your estate taxes.</p> |
| Life Insurance | <p>One easy way to make a significant gift to Valpo – make Valparaiso University the owner/beneficiary of an insurance policy.</p> <ul style="list-style-type: none"> • Premium payments are tax-deductible, and this gift removes the policy from your estate. |
| Life Estate | <p>Provides a future gift of your home to Valpo while you still live in it.</p> |

- You can deduct the present value of the income interest from your estate.

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| Retirement Plan Assets | <p>Plan for Valpo's future by naming the university as a beneficiary of the assets after your lifetime.</p> <ul style="list-style-type: none">• Avoids the twofold taxation (income and estate) on retirement assets. |
| Charitable Remainder Trust | <p>Provide income for yourself, heirs and others now and a significant gift to Valpo later.</p> <ul style="list-style-type: none">• Provides a tax deduction now and annual income for life or a term of years.• Income can be fixed or variable. |