Sometimes cash is not the most tax-efficient giving option. Here are six ways for you to make a significant gift to Wittenberg University without opening your checkbook.

**IRA CHARITABLE ROLLOVER**
Giving from your IRA directly to a qualified charity such as Wittenberg allows you to make charitable gifts up to $10,000 per year, the current maximum threshold as determined by the IRS. Depending on your age, these gifts may also count toward your required minimum distribution. Making a charitable gift from an IRA generates neither taxable income nor a tax deduction - you benefit even if you do not itemize your charitable deductions.

**LIFE INSURANCE**
Life insurance is a standard tool in family and charitable planning. One's need for life insurance typically evolves over time, and you may have a policy that is no longer needed for its originally intended purpose. Consider naming Wittenberg as owner and beneficiary of a life insurance policy - it is an opportunity to make a meaningful contribution to the University without affecting your present financial status.

**APPRECIATED SECURITIES**
You can avoid paying capital gains taxes on the sale of appreciated securities like stocks and mutual fund shares. You can also receive a charitable income tax deduction by transferring the assets to a 501(c)3 organization like Wittenberg.

**BEQUESTS**
A gift in your will or living trust is an effective and flexible way to support the future of our students, faculty, and programs. With as little as one sentence or one change-of-beneficiary form, you can create your gift and leave a lasting legacy at Wittenberg through your philanthropic support. We can assist with properly documenting your intentions with the University so that your wishes can be fulfilled.

**RECURRING GIFTS**
In addition to making a one-time gift, you also have the option of setting up monthly contributions. This is a convenient way for you to make a gift to Wittenberg without writing a check, paying postage, or receiving a reminder letter or phone call. By charging your credit or debit card each month, this customizable gift option can work within your schedule and help you stay within your budget, while making a big impact at Wittenberg.

**GIFTS FROM A DONOR ADVISED FUND**
Making a gift from your Donor Advised Fund (DAF) - available through your local community foundation, banking institution, or almost any commercial wealth management service - allows you the flexibility to support Wittenberg with dollars you have previously donated to your DAF, when you make a grant request through your financial institution.

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