

WAYS TO GIVE

GIFT PLANNING IS A WAY to achieve your philanthropic goals while maximizing your assets through tax-savvy financial strategies, during your lifetime and beyond. Whether you include Duke in your estate plans, establish a gift that provides income to you, or give appreciated stock, you help ensure Duke remains a global leader in education, research, and patient care for generations to come.



WILLS AND TRUSTS

Flexibility and a future gift

Gifts through your will or trust can enhance your current giving, support the future needs of Duke, and even establish an endowed fund, such as a financial aid scholarship. Naming Duke as a beneficiary in your will or trust allows you to retain control of your assets during your lifetime and adjust your plans if circumstances change.

RETIREMENT ASSETS

Future gifts, present impact

Now: Taxpayers who are 70 ½ or older can make current gifts using assets from a traditional IRA – a giving technique known as the qualified charitable distribution (QCD). Through a QCD gift, you can transfer assets (up to \$108,000 in 2025) directly from your traditional IRA to Duke. The QCD amount is excluded from your taxable income in the year of the gift, and counts towards your required distribution. Subject to eligibility, QCDs may also be used to fund a gift that pays you a lifetime income stream.

Future: Naming Duke as a beneficiary of your retirement plan allows you to use those assets as needed throughout your lifetime, while making a future gift to Duke and potentially providing significant tax savings for your heirs.

LIFE INCOME GIFTS

Gifts that pay you back

Life income gifts provide income for you and future support for Duke. Popular options include charitable gift annuities and charitable remainder trusts. Establishing a life income gift offers several advantages:

- *An immediate income tax deduction for a portion of your gift's value*
- *Favorable treatment of capital gains when you fund your gift with appreciated securities*
- *Flexible gift arrangements, with minimums beginning at \$25,000*
- *Certain taxpayers can use QCDs to fund a life income gift*

STOCK GIFTS

Tax-efficient giving

Giving stock and other appreciated securities directly to Duke offers an appealing mix of tax benefits and direct support for Duke. Securities can include common stock, bonds, and mutual funds. Appreciated securities are those that are worth more today than when you acquired them. When you give appreciated securities you've owned for at least a year, you enjoy double benefits: receive an immediate income tax deduction on the current fair market value of your stock gift and avoid capital gains tax you'd otherwise owe upon selling the same assets.

Stock gifts are deductible for federal income tax purposes up to 30 percent of your adjusted gross income in the year of the gift, with a five-year carry forward to use any excess deduction amount.



REAL ESTATE

Multiple giving options

Whether you give property to support Duke now or in the future, contributing real estate is a way to make a generous, tax-advantaged gift to Duke. Gifted real estate can take several forms, including a primary residence, a vacation home, a commercial property, or undeveloped land.



CRYPTOCURRENCY AND OTHER UNIQUE ASSETS

Creative philanthropy

Other non-cash assets of value may be gifted to Duke, including cryptocurrency, artwork and other collectibles, life insurance policies, privately held business interests, and commercial annuities. Tax implications will vary. Contact the Office of Gift Planning to explore options.

CASH

Make an immediate impact

When you make a gift of cash to Duke, you will receive the maximum charitable deduction for federal income tax purposes, as well as state income tax purposes where applicable. Duke can put these dollars to work immediately making a difference today for the vital programs and people you choose to support.

THE DUKE TOWER SOCIETY

The Duke Tower Society celebrates donors who support the future of Duke University with a gift from their estate or a life income gift. Tower Society members receive special acknowledgement and an invitation to the annual Duke Tower Society Luncheon. If your long-term plans include a gift to Duke, please let us know. We want to be able to thank you now, and welcome you into the Duke Tower Society. We also want to ensure Duke understands your intentions with respect to its use of your future gift.



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MADE
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THIS

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