LIFE ESTATE RESERVED



OFFICE OF TRUSTS, ESTATES AND GIFT PLANNING

LIFE ESTATE RESERVED: GIVING YOUR HOME TO IMPROVE OUR HOME



Clemson University is the direct result of the vision and legacy of Anna Calhoun Clemson and Thomas Green Clemson. When he signed his Will on Nov. 6, 1886, the Clemsons' long-awaited vision for establishing a "high seminary of learning" was created. It was also a true testament to the power of planned giving. The Clemsons and others like them had a strong desire to utilize their assets in a way that reflected their own personal values. You have that ability as well.

HOME IS WHERE THE HEART IS.

If you're like most people, your home, farm or vacation home are full of memories. Many people also feel their homes are part of their legacy. With a gift of remainder interest in real estate (life estate reserved), you can continue to make your home a legacy for our home — Clemson University. In fact, your home will allow students to build careers that will one day help them build homes of their own. That's why we feel that a gift of life estate reserved is a great way to turn your home into a legacy for our students.

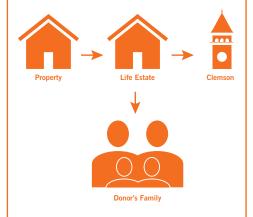
TURNING YOUR HOME OR FARM INTO A LEGACY FOR CLEMSON

To make a gift of remainder interest in real estate, you simply transfer the deed to your property to Clemson. You can do so and retain the right to live, rent and enjoy your home during your lifetime and that of your spouse. You continue to pay real estate taxes, maintenance and insurance for the remainder of your life. After your death and that of your spouse or another person you have given the right to live in the house or farm, Clemson assumes possession.

By transferring the deed during your lifetime, you receive an immediate and sizable charitable tax deduction for a portion of the appraised market value. After your death, Clemson would own your real estate and use the proceeds to support the University's mission. This can be accomplished without the troublesome aspects of your home going through probate.

If you no longer want or need to occupy your home or farm, you can rent it and continue to receive that additional source of income. You may also choose to make an outright gift of your property to Clemson during your lifetime to support the programs we know you care about. This allows you an additional charitable tax deduction.

Gifting your home transforms it into a richer educational experience for our students who have worked hard to attend Clemson. This gift of life estate reserved puts in motion a lasting legacy that will benefit Clemson for many years to come.



THERE'S NO TIME LIKE THE PRESENT.

We would be honored to provide you the information to make a gift of life estate reserved. A staff member is available to meet with you and your financial and legal advisers if needed. To learn more about creative ways to give to Clemson visit *clemsongiving.org* or call 864-656-0663. We are equipped to discuss various ways for you to give to Clemson that satisfy your personal financial objectives and support the life-changing educational experience for Clemson students today, tomorrow and forever.



This information is not intended to provide legal or accounting advice, or to address specific situations. Please consult with your legal or tax adviser.

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