

A CHARITABLE LEAD TRUST: LEADS THE WAY FOR YOUR FAMILY AND CLEMSON



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.

PROTECTING WHAT YOU'VE WORKED HARD TO BUILD

You've worked hard to accumulate your assets. The last thing you want to see is those assets dwindling away through hefty taxes on cash, property or securities when you want to gift part of your assets to family members as part of your will and estate plan. A charitable lead trust allows you to give or leave assets to your heirs while greatly reducing gift and estate taxes. People who have assets they want to leave their children or grandchildren know that heirs can be heavily taxed. If the asset is passed from a child to a grandchild, those assets will be taxed again. This means only a small amount will actually reach your grandchildren or intended heirs.

A charitable lead trust is a powerful way to give more to your loved ones, and the University you care about as well.

A GIFT THAT HELPS TWO FAMILIES — YOURS AND OURS

A lead trust can be established during your lifetime or through your will. Creating it during your life and designating the

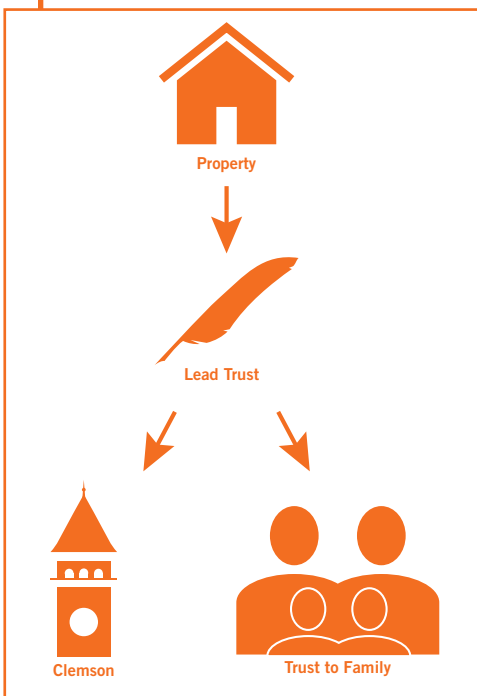
remainder for your heirs results in a gift-tax deduction. Creating it by a will allows your heirs to benefit from an estate-tax deduction. You can pass on more to your family by transferring assets into a lead trust. The trust pays Clemson for a specified number of years (you help determine the time period). At the end of this period, the trust assets plus any additional growth in value, passes to your heirs with a greatly reduced tax liability. Now that is one strong estate plan that helps two families – yours and ours.

Three factors affect the amount of the tax deduction you may realize: the duration of the trust, the amount paid to Clemson each year and the federal discount rate in effect when the trust is established. Lengthening the trust term and enlarging the payments to Clemson increase the deduction. A lower federal discount rate also increases the charitable deduction. Because federal rates are low, lead trusts have become even more appealing.

By establishing a lead trust now, you can obtain a significant deduction without having to postpone distributions to your loved ones.

THERE'S NO TIME LIKE THE PRESENT

We would be honored to provide you the information to make a charitable lead trust. 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.

Clemson University Foundation Inc., EIN: 57-0426335



ClemsonForward will position Clemson for the next 50 years and make an impact on real issues facing the people of our state and nation. Clemson Forever supports the goals of ClemsonForward through its unrelenting mission to strengthen the University by building a solid financial base of private giving, providing exemplary stewardship of those gifts and clearly communicating to donors the impact of their gift and the gratitude of the Clemson Family.

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