

OPPORTUNITIES AT NORTHWEST COLLEGE

FOR GOOD STEWARDSHIP

Ways You Can Help

Types of Planned Gifts

Here are five types of planned gifts about which you should know:

1. ***Outright gifts*** – cash, securities, real estate, personal property.
2. ***Bequest*** – one of the most common planned giving types – a gift is provided for in a donor's will. The gift may be a certain item or other described property; it may be for a percentage of the donor's estate, the residual of the estate, or a specific dollar amount.
3. ***Life insurance policies*** – a policy may be taken out with Northwest College as the beneficiary. A percentage of an existing or new policy may also list Northwest College as the beneficiary. Donors may also have existing policies which are no longer needed for their initial purposes (i.e. to assure children's education). These policies can be made as gifts with tax deductions equal to their cash/replacement value.
4. ***Charitable remainder trust*** – the donor receives a variable income from the gift for the rest of his or her life. The amount to the donor is based on a specified percentage of the trust principal, recomputed each year, reflecting any increases in the value of the trust's assets. The trust assets become the property of Northwest College upon the donor's death.
5. ***Charitable remainder annuity trust*** – the donor receives a fixed income from the gift for the rest of his or her life. The amount to the donor is based on the initial value of the trust's assets. More than one person may receive income and the trust principal becomes the property of Northwest College after the last income beneficiary dies.

THE GIVING OF TIME THE GIVING OF MONEY

GIVING THROUGH:

**Memorials
Wills
Annuities
Insurance
Endowments
Trusts
Property
Special Gifts**

PLANNED GIVING

For more information about these types of planned giving (or any other type), please contact:

**Richard Rose
P.O. Box 579
Kirkland, WA 98083
or call (425) 889-5204**