

Comparison Chart of Giving Plans

	OUTRIGHT GIFTS	BEQUESTS	CHARITABLE GIFT ANNUITIES	CHARITABLE REMAINDER UNITRUSTS
FUNDING OPTIONS	Cash, appreciated property and/or personal property	Cash, securities, real and/or personal property	Cash and/or securities, real or personal property	Cash, securities, real property, personal property
INCOME BENEFICIARY	Not applicable	Not applicable	One person or two, usually donor and one other	Donor and/or others named in trust agreement
INCOME PAYMENTS	Not applicable	Not applicable	Based on rates set by UCSF Foundation; payments are fixed and obligation of UCSF Foundation	Percent of fair market value as revalued annually; payments are variable; net income option with possible make-up provision
FREQUENCY OF INCOME PAYMENTS	Not applicable	Not applicable	Usually quarterly, but monthly, semi-annual or annual payments also possible; for life only	Annually or more frequently for term of years or life to extent of trust assets
TAXATION OF INCOME PAYMENTS	Not applicable	Not applicable	Part ordinary income, part tax-free return, part capital gain if funded with appreciated property	Reported under four-tier system: ordinary income, capital gains income, "other income" (tax exempt), tax-free return of principal
DISPOSITION ON TERMINATION	Used for purpose specified by donor	Used for purpose specified by donor in will or revocable trust	Value of gift released from fund and used for purpose specified by donor	Trust assets transferred outright to UCSF Foundation and used for purpose specified by donor
INCOME TAX DEDUCTION FOR GIFT	Market value deduction; deduction up to amount you paid for items to be sold by UCSF or items you created (e.g., art)	No income tax deduction, but estate tax deduction based on fair market value on date of death	Difference between initial gift value and value of annuity	Present value of charitable remainder interest
BENEFITS TO DONOR	Income tax deduction; avoidance of capital gains tax	Revocable until death; estate tax charitable deduction	Income tax deduction; fixed income for life; income partially tax free; capital gain prorated over life expectancy	Income tax deduction; avoidance of capital gains tax at time trust is established; potential estate tax savings; favorable taxation of income possible
BENEFIT TO UCSF	Used for purpose specified by donor	Used for purpose specified by decedent	Rates offered assume that UCSF Foundation will realize 50% of initial gift value	UCSF Foundation receives trust assets on death of last surviving income beneficiary or end of term
GIFT MINIMUM	No minimum	No minimum	\$10,000; no additions permitted	\$100,000; additions permitted

CHARITABLE REMAINDER ANNUITY TRUSTS	CHARITABLE LEAD TRUSTS	GIFTS OF LIFE INSURANCE OR RETIREMENT ASSETS	GIFTS OF REAL PROPERTY WITH A RETAINED LIFE ESTATE	POOLED INCOME FUNDS
Cash, securities, bonds, real property if income producing or easily salable	Cash and/or securities, real property if income producing or easily salable	Life insurance policy benefits or retirement fund assets	Real property in form of personal residence or farm	Cash and/or readily marketable securities
Donor and/or others named in trust agreement	UCSF Foundation	Not applicable	Donor and/or others named in deed of transfer	Donor and/or others named in agreement
Percent of initial fair market value; payments are fixed	Fixed if annuity trust; variable if unitrust	Not applicable	Income possible if property leased	Pro rata share of net income earned; payments are variable
Annually or more frequently for term of years or life to extent of trust assets	Annually or more frequently for term of years	Not applicable	If property leased, per terms of lease agreement	Quarterly; for life only
Reported under four-tier system: ordinary income, capital gains income, "other income" (tax exempt), tax-free return of principal	Unless grantor trust, income not paid to UCSF Foundation is taxed to trust	Not applicable	Rental income treated as ordinary income to recipient	Ordinary income to beneficiary
Trust assets transferred outright to UCSF Foundation and used for purpose specified by donor	As provided in trust agreement; generally to donor's heirs	Used for purpose specified by donor	Property owned outright by UCSF Foundation and used for purpose specified by donor	Donor's units severed from pool and used for purpose specified by donor
Present value of charitable remainder interest	Unless grantor trust, no income tax deduction, but gift or estate tax deduction for value of UCSF Foundation's income interest	Income tax deduction if ownership of policy is relinquished	Present value of charitable remainder interest, factoring in depreciation and depletion	Present value of charitable remainder interest
Income tax deduction; avoidance of capital gains tax at time trust is established; potential estate tax savings; favorable taxation of income possible	Means by which assets can be transferred to heirs at reduced gift tax cost	Estate tax deduction; possible income tax deduction	Income tax deduction; retention of right to use of property for life or term of years	Income tax deduction; avoidance of capital gains tax; potential estate tax savings
UCSF Foundation receives trust assets on death of last surviving income beneficiary or end of term	Current use of income for purpose specified by donor	Used for purpose specified by donor	Free to use or sell property on death of last surviving life tenant or end of term	Value of donor's units in the fund on date of death of last income beneficiary
\$100,000; no additions permitted	\$100,000	No minimum	No minimum	\$5,000; additions permitted