Here are some of the basic options:

**Bequests**

A bequest, a provision within your will, offers a powerful way for you to secure your ultimate legacy at York College. Bequests can transform our college’s ability to grow and to provide support for our students in need. Talk to your attorney about including basic language in your will, such as the following:

“I give to York College of Pennsylvania, a not-for-profit educational organization located in York, PA, (Federal ID #23-1352698), all the rest and residue of my estate to be used by that institution for its general purposes (or according to a Statement of Intent previously agreed upon by the College and me).”

Assets such as real estate, securities, and other property can be bequeathed as well.

**Pensions, IRAs, and Defined Contribution Programs**

Other straightforward methods that allow you to secure your legacy at York College often require only a phone call and signature. You can call your plan administrator or brokerage house to ask them to specify YCP as the beneficiary of assets such as Individual Retirement Accounts (IRAs), 401-Ks, and 403-Bs. Such assets are often the first source you should think of for making a gift to YCP, because they can be subject to heavy taxation (sometimes as high as 65% of value) if not given to a charity.

**Gift Annuities**

The charitable gift annuity is among the simplest and most popular of the charitable life-payment plans. Gift annuities are very simple to arrange. First, you agree to give York College an asset that you have, such as cash, stocks, or other assets like real estate. Based upon the value of that asset, and your age at the time the contract is signed, York College contracts to make an annual, fixed, payment to you. These payments are guaranteed to last the rest of your life (and in some cases, the life of a loved one).

**Charitable Remainder Trusts**

Charitable remainder trusts are similar to gift annuities in that they also can be designed to provide income for you and/or a loved one. There are several types of remainder trusts, and they are popular because of the
financial and estate-planning flexibility they offer. When you transfer property under a trust agreement, in many cases you can help control the amount and timing of your payments. You can also specify how the trust income is to be distributed and even how the asset within the trust is to be managed.

<table>
<thead>
<tr>
<th>In Summary</th>
<th>Charitable Gift Annuities and Charitable Remainder Trusts’ chief benefits:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>They can provide you a secure stream of cash payments for the rest of your life.</td>
</tr>
<tr>
<td>2.</td>
<td>They can provide you a significant income tax deduction.</td>
</tr>
<tr>
<td>3.</td>
<td>They make especially good sense if you own appreciated stocks or other assets, because they help you avoid income and capital gains taxes.</td>
</tr>
</tbody>
</table>

**Charitable Lead Trusts**

Lead Trusts are an exciting opportunity for donors who wish to provide very significant funding to York College and also shelter their heirs from estate taxation. In their common form Lead Trusts work this way: 1) the donor transfers assets to the Trust; 2) the Trustee invests the assets, and pays York College a percentage of the trust for a lifetime or specified term of years; 3) at the end of this term, the trust principal (which often increases in value), goes back to the donor’s heirs free of estate or gift taxes. The end result of a Lead Trust will be a remarkable gift for YCP and preservation of capital that may otherwise go to taxing authorities. Lead Trusts are particularly beneficial when involving gifts and estates in excess of $1 million.

**Final Note**

As you plan your gift to York College, you will discover many variations of the general summary we provide here. The structure of trusts, for example, can be refined to provide maximum benefit for your estate and York College. Please call Mark Rank in the York College Office of Advancement (717-815-1218) if you would like more information about our planned giving program.

*The above information is intended to serve as a guideline only. We urge you to consult with your attorney, accountant, or personal advisors to discuss the planned giving options that best fit your financial situation and your intentions.*