Mary Jo is principal of MJBohr Communication, which specializes in writing and crafting compelling speeches for senior executives.

Q: You’re remembering the John Felice Rome Center in your estate plan. How would you like to see your gift used?

A: As a student there, I traveled extensively, made great friends, and learned so much. I’d like to see my gift used in any way that helps the Rome Center thrive.

Q: You’ve also earmarked a bequest to the College of Arts and Sciences. What are your hopes for that gift?

A: I’d like to help fund something like an idea hub, where students and faculty from all disciplines could relax, collaborate, and think of ways to fix stubborn problems.

“I was happy to learn that you can customize a gift any way you like.”

Q: How do you see the Rome Center helping future generations of students?

A: By making possible experiences that are life-changing—everything from learning about other cultures, to exploring history up close, to opening one’s mind to new ideas. In so many ways, what the Rome Center offers students is both timeless and priceless.

Q: Any thoughts for people thinking about a planned gift to the Rome Center?

A: The Rome Center Advancement team offers great resources and guidance. I was happy to learn that you can customize a gift to suit your interests or leave a general bequest.

For more about Mary Jo and other “Stories of Generosity”:

LUC.EDU/GIFTPLANNING

LEGACY SOCIETY

Society of the Shield

Loyola’s legacy society honors and recognizes alumni, friends, and parents who have generously supported any program at Loyola University Chicago—including the Rome Center—through their estate plans or by making a deferred gift such as a charitable remainder trust or gift annuity. For more information about membership, call Audrey Anderson at 312.915.6804.

LUC.EDU/SHIELD

Ready to help

When you have questions about making a gift to the Rome Center, be sure to contact the Office of Gift Planning at 312.915.7630. We’re available to answer your questions. To browse more resources, visit our website at LUC.EDU/GIFTPLANNING. If you have questions, please contact us at 312.915.7630 or email us at LUC.EDU/GIFTPLANNING.

LUC.EDU/GIFTPLANNING

GIFT PLANNING OPTIONS FOR YOU

SPRING/SUMMER 2014

This publication illustrates general concepts and ideas in tax and estate planning. The articles are not intended as legal services or advice. You should consult with competent tax and legal professionals as to the applicability of any items to your personal situation.

Financial planning in an uncertain market

The fluctuations of today’s economy and interest rates means investors are seeking stability in an uncertain market. Read on for charitable gift-planning options that can provide you with steady income while supporting the John Felice Rome Center.

FEATURED TOPICS

• CHARITABLE REMAINDER UNITRUST • CHARITABLE GIFT ANNUITY
**PLAN AHEAD**

**Take advantage of low interest rates and uncertain markets**

While the market faces an uncertain future and interest rates are close to all-time lows, investors are pondering some crucial questions: How can I lock in any gain I may have realized in my securities? How can I get a reasonable return on my assets?

For our alumni and friends, the best answers may be found not at your local bank or brokers’ offices but at the John Felice Rome Center. Because fixed-income investments such as certificates of deposit and money market funds aren’t what they used to be, many people have begun looking for higher-yielding alternatives.

The Rome Center offers a number of giving options that address your financial objectives. Among the most effective options that can protect your gain and generate an attractive yield are our charitable remainder trusts and charitable gift annuities.

**Loyola offers a number of giving options that allow you to address your financial objectives.**

Know your charitable planning options

Request your complimentary copy of our charitable remainder trust and/or gift annuity brochures to learn more about how these planned giving opportunities may benefit you, your loved ones, and Loyola.

To receive your copy and answer your questions, simply:
- Call the Office of Gift Planning at 312.915.6804.
- Request information online at LUC.edu/feincomegifts.
- Return the enclosed reply card.
- E-mail plannedgiving@LUC.edu.

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**How can I obtain the security of regular income and the flexibility to take advantage of possible future market growth?**

With a charitable remainder unitrust, you receive annual income payments that come from—and are secured by—the trust assets. You can set up the trust either for the life or lives of the named beneficiary(ies) or for a specified term that doesn’t exceed 20 years. A unitrust provides annual income to the designated beneficiary(ies) as a specified percentage, typically five percent of the value of the trust as it is valued each year. Because the value may vary from year to year, the payments may vary.

You can fund a trust with cash, appreciated securities, or other assets depending on your specific goals. In addition, your gift qualifies for a substantial charitable income-tax deduction.

**How can I easily achieve financial predictability?**

A charitable gift annuity generates benefits for yourself or other beneficiaries you choose and supports Loyola. And it’s simple. In exchange for your contribution to a charitable gift annuity, Loyola will make fixed payments for life to one or two beneficiaries on the basis of the value of your gift. You may receive payments immediately or defer payments for a number of years until you need them.

Returns on gift annuities are based on the age(s) of the beneficiary(ies) at the time the gift annuity is established. Typically, returns on gift annuities outpace the returns on traditional fixed-income investments. Our rates for one-life annuities go as high as nine percent for beneficiaries who are 90 or older.

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**CASE STUDY**

Betty, 72, owns stock in IBM, which has nearly doubled since she bought it back in 1990. With current stock market fluctuations, Betty is nervous about the value of the stock falling. She is reluctant, though, to sell and incur the taxable gain of $24,000, which would result in a tax bill of $4,800.

Betty decides to fund a deferred charitable gift annuity and receive payments in three years when she is age 75.

**DEFERRED-PAYMENT CHARITABLE GIFT ANNUITY**

Betty gives stock to the Rome Center valued at $14,000.

**STEP 1**

Betty receives a charitable income-tax deduction of $26,671 immediately and then annual income payments of $3,456 starting at age 75.

**STEP 2**

The final gift goes to Rome Center student scholarships.