

Gifts That Pay You Back

Give *and* receive with these simple giving strategies.



One gift. Two futures.

When you give to support Swarthmore's future, we want your gift to reward you, as well. Some of the best ways to support students and faculty are through life-income gifts. We call them "gifts that pay you back" ... because they do!

More and more friends of Swarthmore College are discovering the benefits of life income gifts. With a life-income gift, you increase your giving ability and support liberal arts education for future generations. At the same time, you guarantee a source of income for yourself or a loved one.

So with one gift, you support two futures—yours and ours.

How it works

- You transfer cash, securities, real estate or other liquid assets to Swarthmore.
- You or a loved one receive fixed or variable distributions. You can set up your gift to receive payments for life or for a period of years.
- When the gift arrangement ends, the balance passes to Swarthmore to support education.

Benefits

- You get cash flow in return for your gift to Swarthmore.
- In many cases, you can increase the cash flow you are currently receiving from stocks or CDs.
- You can take a partial income tax deduction immediately and defer capital gains tax.
- Using an asset to fund your life-income gift is more beneficial than keeping it or selling it.
- In some cases you can add to your life-income gift to gain additional cash flow and tax benefits.

A life-income gift could be right for you if...

- You want to make a significant gift to Swarthmore while retaining or increasing your cash flow.
- You're looking for creative ways to secure an extra source of retirement income for yourself or a loved one.
- You hold appreciated property and would like to defer capital gains tax while also receiving payments for life.

In many cases your payment rates from a life-income gift exceed the return you receive with a CD or stocks. It's a win-win!

- You need income for a fixed period of years to accomplish a goal like making college tuition payments or supplementing early retirement.
- You're in your higher income earning years and you like the idea of a gift that lowers your taxable income now and gives you income later.

Interested?

Explore your available options using a gift calculator, available on our website at swarthmore.plannedgiving.org/giftcalculators. You can also contact us for a free, personalized illustration of how a life-income gift plan can work for you. We would be happy to discuss the possibilities with you and collaborate with your advisors to help you plan a gift uniquely suited to your needs.



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