



A JOURNEY *of* GRATITUDE

“Selling the properties from a charitable trust eliminated capital gains taxes and increased our monthly cash flow.” – Wally '55 & Judy Gibson

INSIDE

- p2 Unlock the Potential of Your Property
- p3 Discover the Benefits

Learn more, visit:

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For Wally Gibson, it's a practical way to support USF

Wally '55 and Judy Gibson were looking for a way to simplify management duties on various properties they owned, eliminate capital gains taxes, and generate a reliable income stream for themselves and their family.

The Gibsons worked with USF to create a life-income plan, consisting of a series of charitable remainder trusts.

The couple customized the terms of each trust to address special factors associated with each gift of property. Their life-income plan provides income to their family for 20 years and a very generous gift for USF's endowment.

A GIFT FOR USF.
Lifetime income for you.



Making A Real Estate Investment Work For You

For Wally Gibson, it's a practical way to support USF. "Selling the properties from a charitable trust eliminated capital gains taxes and increased our monthly cash flow."

Wally, a politics and history major, met Judy, a University of California business major, at a Lake Tahoe party in 1957, and they married six months later. They both believe in the power of education.

"Neither one of our parents had much schooling, but they supported education, and so do we," says the Stockton native.

"The main thing I learned at USF is the importance of honesty," says Wally. His education prepared him well to become a stockbroker.

Later, he changed direction and became a mail carrier so that he could balance his time more effectively and focus on his private investments.

"Our gift saved us taxes, and we set up our plan so that it benefits our children, too. It was extremely easy to do what we did. So much so, that we don't know why more people don't do the same."

"Our life has been blessed, especially mine. Life has been so good to us, and I realize that. I'm grateful knowing that ultimately our life-income gift will support Jesuit education at the university."

Unlock the Potential of Your Property

Investing in residential or commercial real estate offers a number of distinct advantages: solid income, tax savings from annual depreciation, and the opportunity for capital appreciation over time.

But owning real estate also poses challenges: capital gains taxes at sale as well as ongoing demands of property management.

What's more, the value and ease of selling your investment is highly dependent on the local real estate market.

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Creative Solution - How It Works

You transfer all or a portion of the property to a charitable remainder unitrust, a special trust created for your benefit. The property is then sold and the proceeds are reinvested.

You receive a percentage of the trust's annual value in life-time payments.

You can decide how much of the property's value you wish to transfer to the charitable trust. If you keep some of that value you can generate cash at sale.

Discover the Benefits

- No capital gains taxes from your gift
- Income replacement
- Charitable income tax deduction that you can carry forward for up to five years
- Ease of management
- Investment diversification
- More after-tax income from the trust
- Can be combined with a 1031 exchange

Ideal assets for this type of gift are unencumbered properties that can easily be sold in 6-12 months, including:

- Income-producing residential or commercial real estate
- Fully-depreciated investment property
- An un-needed vacation home
- A larger personal residence prior to "downsizing"
- Property acquired through a 1031 exchange



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