



**“The future is
purchased
by the present.”**

**Samuel Johnson
1709-1784**

**Planned Giving Opportunities
at
Schreiner University**

Thank You

for learning about and considering the planned giving options presented here. Schreiner's commitment to help students relies upon generous gifts of many kinds:

- **Annual Contributions**, especially for scholarships.
- **Capital Gifts** to support endowments, programs and facilities.
- **Planned Gifts**, such as bequests and life income plans, to underwrite Schreiner's long-term future.

Our Mission Statement

Schreiner University, as a liberal arts institution affiliated by choice and covenant with the Presbyterian Church (USA), is committed to educating students holistically.

Primarily undergraduate, the University offers a personalized, integrated education that prepares its students for meaningful work and purposeful lives in a changing global society.

The simplest way to create a planned gift.

A bequest can be made by will or codicil.

Our friends like this method because it is easy to understand and is flexible throughout one's life.

We have prepared sample bequest language for you to discuss with your professional advisors and family.



"We have always enjoyed helping Schreiner and watching it mature into a fine baccalaureate university. Our gifts to Schreiner during our lifetime have given us great satisfaction . And we want to continue financial support for Schreiner even beyond our lifetimes. So Schreiner is included in our estate plan. A bequest is a simple way to make a statement about Schreiner that lasts forever. We like that."

Nancy & Ed Wallace, Kerrville

Long-time volunteers and encouragers, the Wallace's are enjoying a new role this year. Their granddaughter is attending Schreiner.

Charitable Gift Annuities

Charitable Gift Annuities provide **GUARANTEED** income for one or two lives and then transfer the remainder to the charities the donors have preselected. Our primary endowment manager, the Texas Presbyterian Foundation, manages SU's gift annuities. These plans can be funded with cash or appreciated assets.



"As Presbyterians, we had heard about Texas Presbyterian Foundation's services many years ago. Then we moved to Kerrville and began enjoying programs Schreiner University offers the Community. So it just made sense to invest in a charitable gift annuity which TPF manages and Schreiner will benefit from in years to come. It's a win/win gift plan."

Shirley and Tom Huser
Kerrville, Texas

Charitable Trusts

Charitable Remainder Unitrusts (CRUTs) and **Annuity Trusts (CRATs)** provide income to donors first and then transfer the remainder to the charities named. Unitrusts annually distribute a percentage of the trust's fair market value, while annuity trusts pay a fixed dollar amount. After donors' lives or a term of years, the remaining assets assist important charitable projects.

Charitable Lead Trusts (CLT)

Donors like these because they have the opportunity to observe how their gifts are being used during their lifetimes since the charity receives the annual distributions. After a term of years or the donors' lives, the proceeds transfer back to the donors or to their heirs.



When you visit the campus, please notice the Robert B. Trull Residence Center, a fine dormitory completely financed through a charitable lead trust established by the late Bob Trull, of Palacios, Texas.

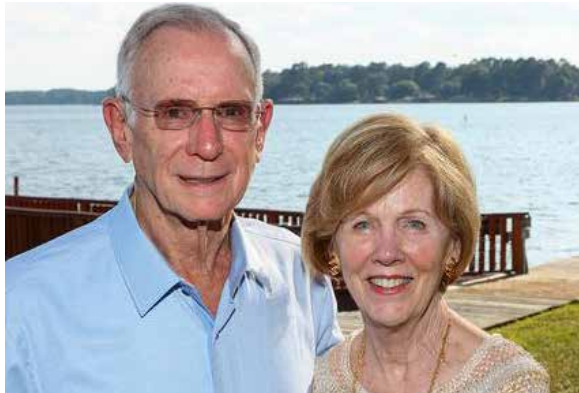
Consider the Charitable IRA Rollover

If you are 70½ or older, you can transfer up to \$100,000 each year directly from your IRA to your favorite 501(c)3 organizations.

This direct transfer helps fulfill your minimum required distribution and reduces your income tax.

Since the \$100,000 limit is per taxpayer, both spouses can take advantage of the qualified charitable distribution (QCD).

Please contact your retirement fund administrator for specific instructions.



"We enjoy helping Schreiner with its many important projects. We have found sending a distribution from our IRA is tax-effective and simple to complete. And now—that the IRA is a permanent provision—we can do this at any time of the year without waiting for new legislation."

Betty and Tom Mobley
Kilgore, Texas

Reduce deferred income tax through estate distribution to charities.

Retirement funds from IRA, 401(k), and 403(b) accounts all required payment of the deferred income tax when they are transferred to heirs. However, bequests to charity are tax-free.

This gift is easy to set up using the plan's beneficiary designation form. If the donor is married, he or she may be required to secure spousal consent to the designation.

Donors with very large estates may have both income and estate tax due on distributions to their heirs. These taxes erode the estate's value considerably.

It's wise to consult with your financial advisors to identify which assets are best to pass on to family and which are most efficient as charitable gifts.

"When we do the best that we can, we never know what miracle is wrought in our life, or in the life of another."

Helen Keller

Real Estate Gifts

Charitable people often use appreciated property for charitable gifts. Some give recreational or residential property they no longer use. Others may reserve a life estate while deeding a future interest in the property to charity.

Still others might use mortgage-free property to fund a life income gift, such as a charitable trust. In all cases, the fair market value determines the gift's value. Gifts of property require a qualified appraisal and, occasionally, an environmental impact study.



Jim King became a member of the Schreiner Oaks Society when he gifted his charming home through his will. It gives Jim peace of mind that his other heirs who will live far away will not have to deal with selling the property.



Charitable bargain sales provide win-win benefits.

Schreiner was able to secure attractive real estate contiguous to campus when the heirs agreed to sell the property for less than its fair market value. In addition to receiving cash for part of the settlement, the owners earned a large charitable gift deduction—the difference between the selling price and the property's appraised value.

Life Insurance Options

A life insurance policy that has outlasted its original purpose can make a fine charitable gift. For example, you may have purchased a policy to provide for minor children and they are now financially independent adults. For maximum charitable credit, make Schreiner the owner and beneficiary of the policy.

Some friends have purchased survivorship policies to leverage their donations and increase their gift's impact. Because the beneficiary does not receive the proceeds until both spouses have died, the purchase price is less expensive. Actual expense and payouts depend upon the ages and health of the donors.

How about living in your home for life and receiving a tax deduction now for an eventual gift to charity?

Ask us about a retained life estate.

830-370-6059 or 830-792-7205

Transformational: Blended gifts achieve current and long-range objectives.

Donors committed to a certain program or project can employ a variety of giving techniques over the years to achieve far-reaching results for their philanthropic goals. Many of Schreiner's donors start with a gift for operations, such as a contribution to the Hill Country College Fund or the music program. Setting up an endowment, such as a named scholarship, might follow. The knowledge that they can expand their fund's use by adding a bequest or trust gives them great satisfaction. This certainly helps Schreiner.



"We have really enjoyed how our endowment to assist organic chemistry students has grown and inspired other giving plans for us. Now we have two research endowments and have made provisions to grow them substantially through our estate plans. It is a win/win deal. We loved meeting some of the students who are being helped by our plans."

**Judi and Jo Beran
Kerrville, Texas**

Support for Important Programs, Now and Later



"We have taken an interest in the graduates from Presbyterian Pan American School (PPAS) for many years. They are outstanding young people from all over the world who attend Schreiner with the help of churches and friends."

"When we were reviewing our estate plans, it made good sense to establish through our wills an endowment to provide permanent support for these hard-working students. If, for some reason, the program no longer exists, our endowment will help other students who depend on financial aid."

**Junie and Gaston Broyles
Austin, Texas**

Always: the Hill Country College Fund



“My late wife Mary and I really enjoyed working together to consider our charitable legacy. Years ago, we used current resources to establish an endowed scholarship to support the Hill Country College Fund. In recent years, it has given us great pleasure to plan a bequest that will substantially increase our family scholarship after our deaths.”

“The Hill Country College Fund was and is our favorite giving opportunity at Schreiner because earning a college degree changes a person’s life forever. The Hill Country College Fund helps make that happen for hundreds of hard-working students every year”.

**Karl Ransleben
Fredericksburg, Texas**

Join Us! Become a Member of the Schreiner Oaks Society



The Schreiner University Board of Trustees honors all friends and former students who have included the University in their estate plans by naming them as members of the Schreiner Oaks Society.

All who have notified us in writing by December 31st are considered members and recognized the following February at the annual Recognition Dinner. New members receive a Schreiner Oaks Society pin or pendant designed by the late James Avery and now crafted by Jim Morris Designers.

To become a member, simply notify the University that you have taken this step. You do not have to disclose the details of your plan. You will be asked to sign a simple letter of intent to confirm your decision and to let us know if your plan changes.

On the other hand, we stand ready to help you in any way, including sharing ideas with your professional advisors and illustrating specific plans for you and your family with our planned giving software. Schreiner offers a variety of tax-wise life income plans and estate planning options.

We also welcome the opportunity to discuss specific needs/funding opportunities and levels of giving.

We welcome your inquiries!

Mark C. Tuschak

VP, Student Enrollment, External
Relations, Marketing and
Communications

830-792-7215

mctuschak@schreiner.edu

Marta L. Diffen

Director of Development

830-792-7205

mdiffen@schreiner.edu

Karen Davis Kilgore

Senior Planned Giving Officer

830-370-6059

kkilgore@schreiner.edu

Schreiner University

2100 Memorial Blvd

CMB 6229

Kerrville, TX 78028

Planned Giving Web Page

www.schreiner.giftlegacy.com

University Webpage:

www.schreiner.edu

Schreiner University
Opportunities as BIG as Texas