

Gift Comparison Chart

Features	Charitable Gift Annuity	Charitable Remainder Annuity Trust	Charitable Remainder Unitrust	Charitable Lead Trust	Retained Life Estate	Retirement Plan Gift	Bequest in Will	Life Insurance Gift	Gift of Appreciated Property	Outright Gift	Real Estate Gift
Reduce income taxes	✓	✓	✓		✓	✓			✓	✓	✓
Reduce estate taxes	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Reduce capital gains taxes	✓	✓	✓		✓				✓		✓
Fixed stable income	✓	✓									
Variable income			✓								
Higher payout on low dividends	✓	✓	✓								
\$100,000 or more	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Under \$100,000	✓				✓	✓	✓	✓	✓	✓	✓
Cash	✓	✓	✓	✓			✓			✓	
Appreciated securities	✓	✓	✓	✓			✓				
Real estate			✓	✓	✓		✓		✓		✓
Personal residence					✓		✓		✓		✓
Art, antiques, collectibles							✓		✓		

To receive further information and assistance on the advantages of gift planning, or to learn more about how your gift can help Carnegie Mellon University, please contact our Office of Gift Planning at **(412) 268-5346** or email **mickkoster@andrew.cmu.edu**.

* Because everyone's situation is different, we encourage you to seek professional legal, estate planning, and financial advice before deciding on a course of action. This information does not constitute legal or financial advice and should not be relied upon as a substitute for professional advice.