



Lake Forest
Graduate School Of Management



GIVE A GIFT
CREATE A LEGACY



THE MAURICE F. "MOOSE" DUNNE LEGACY CIRCLE

THE PLANNED GIVING CIRCLE OF
LAKE FOREST
GRADUATE SCHOOL OF MANAGEMENT

The Advantages of Planned Giving

First, thank you for considering a gift to LFGSM. We appreciate your interest in supporting our mission and becoming part of a generous and forward-thinking group of friends who have included LFGSM in their estate plans. Donors can help shape the future of the school that was so important to them during their lifetimes.

While some donors make outright gifts, others want to hold onto their money and other assets for now, just to be sure they can meet their family's future financial needs. If that appeals to you, you'll be pleased to know you can choose from a number of options known as planned gifts.

Planned gifts can be revocable—a charitable bequest in your will, for example—giving you the flexibility to change your mind at any time. Or they can be irrevocable—just as outright gifts are—allowing you to benefit from an immediate tax deduction.

The attraction of irrevocable planned gifts is that they are deferred. You designate an asset as a gift today, but the actual gift to LFGSM is postponed—often until after your lifetime (and that of a surviving beneficiary, if you wish). Until that time, depending on your gift, you can receive income from the asset.

As you can tell from the chart on the left, the key feature of planned gifts is that they provide important benefits to you and LFGSM.



For information, contact your tax advisor or Jill Mesirov, Senior Manager, Major and Planned Gifts at (847) 574-5243 or jmesirow@lfgsm.edu

The Maurice F. “Moose” Dunne Legacy Circle

Created for Those Who Make Legacy Gifts to Lake Forest Graduate School of Management

The Maurice F. “Moose” Dunne Legacy Circle is named in honor of Maurice F. “Moose” Dunne, the school's first President, who served in a leadership capacity for 46 years, from 1946 to 1991.

Today, Lake Forest Graduate School of Management is an independent, not-for-profit, academically accredited institution, and its MBA program is one of the Chicagoland area's most distinguished degrees.

Naming LFGSM in your will or trust, or otherwise including LFGSM in your estate plan, automatically makes you part of this prestigious philanthropic group. Details of your gift will be held in the strictest confidence, and it is your decision whether you wish to be recognized by the society or remain anonymous. In appreciation for your generosity, you will be offered recognition benefits including:

- Listing in the LFGSM Donor Honor Roll, which is available:
 - On all three LFGSM campuses.
 - On the LFGSM Web site.
 - In the semi-annual *Lake Effects* newsletter.
- An invitation to the annual Circle Breakfast held each fall.
- A permanent plaque displayed at LFGSM headquarters.



The Gift Plan You Choose Depends on What You Want to Achieve

| Your Goal | Your Gift | How You Make the Gift | Your Benefits |
|---|-------------------------------------|--|--|
| Defer a gift until after your lifetime | Bequest in your will | Name LFGSM in your will (designate a specific amount, a percentage or a share of the residue). | <ul style="list-style-type: none"> • Donation exempt from federal estate tax • Control of assets for your lifetime |
| Avoid tax on capital gains | Outright gift of securities | Contribute appreciated stock or other securities that you've owned for more than one year. | <ul style="list-style-type: none"> • Immediate charitable deduction of full fair market value • Avoidance of capital gains tax |
| Avoid the twofold taxation on IRAs or other employee benefit plans | Gift of IRA distributions | Name LFGSM as the beneficiary of the remainder of the assets after your lifetime. | <ul style="list-style-type: none"> • Make the gift from the most highly taxed assets, leaving more for family • Avoids income and estate tax |
| Make a large gift with little cost to yourself | Gift of life insurance | Contribute the ownership of a life insurance policy you no longer need to LFGSM, or list us as a beneficiary in a policy. | <ul style="list-style-type: none"> • Current income tax deduction • Possible future deductions through gifts made to pay policy premiums |
| Create a hedge against inflation over the long term and supplement your retirement income | Charitable remainder unitrust+ | Create a trust that pays you a fixed percentage of the trust's assets as revalued annually. | <ul style="list-style-type: none"> • Variable income for life • Immediate income tax charitable deduction |
| Secure a fixed income and supplement your retirement funds | Charitable remainder annuity trust+ | Create a charitable trust that pays you a set income annually. | <ul style="list-style-type: none"> • Fixed payments for life, often at a higher rate of return • Immediate income tax deduction |
| Supplement income with steady payments that are partially tax-free | Charitable gift annuity*+ | Develop a charitable gift annuity with LFGSM that provides you with steady payments. | <ul style="list-style-type: none"> • Current and future savings on income taxes • Fixed payments for life |
| Reduce gift and estate taxes on assets you pass to children or grandchildren | Charitable lead trust+ | Create a charitable trust that pays an income to LFGSM for a specific term of years; the principal is retained for your heirs. | <ul style="list-style-type: none"> • Reduces your taxable estate • Property kept by your family, often with reduced gift taxes |

Worry-Free Giving

How to Make a Charitable Contribution to Lake Forest Graduate School of Management Even If Money Is Tight

Feeling a bit...uncertain? Even if you're still doing well, working hard, taking care of your family and enjoying life's pleasures, the present economic climate may have shaken your confidence. You want to continue giving to charitable causes, but you have a lower risk tolerance and want to keep a bit more cash on hand. That's understandable. Fortunately, there are ways to support Lake Forest Graduate School of Management (LFGSM) without interrupting your current lifestyle.

Why Should I Give Right Now?

For this answer, first consider your goals in supporting LFGSM. These questions will help you think about what you would like to achieve. Would you like to:

- Have control over where your assets go and how they are used?
- Feel confident about your estate plans?
- Increase your charitable donation deductions?
- Reduce estate taxes?

How Can I Make Sure a Gift Will Fit My Needs?

Making a gift in your estate plan not only allows you to maintain your standard of living, but it can also increase your sense of security. Each plan should be tailored to your own circumstances. See inside to learn about a variety of gift plans.

Education Changes Everything

Of all the experiences a person can have, perhaps the most life-changing is education. As an independent, not-for-profit business management school, Lake Forest Graduate School of Management is dedicated to improving the competence, confidence and ability of working professionals to make significant business contributions that lead to outstanding and measurable results.

For more information about any of the gift vehicles described in this brochure, please contact:

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