ST. LAWRENCE UNIVERSITY GIFT PLANNING

Estate Planning Basics & Legacy Giving

Practical strategies to protect your family, preserve wealth, and shape the Laurentian future.

WEBINAR PRESENTATION • OFFICE OF GIFT PLANNING

Welcome & Panelist Introductions

Molly Hann ’03
PARTNER, FLINK MASWICK LAW

Specializes in estate planning, trusts, wills, and family wealth preservation.

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Bob Breslin CFP® ’91
WEALTH MANAGER, CW ADVISORS

Provides personalized roadmaps to help families manage investments, plan for retirement, and donate wisely without compromising their own financial security.

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D. Kurt Terrell
DIRECTOR OF GIFT PLANNING

Leads planned gift efforts at SLU, aligning philanthropic goals with impact.

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Webinar host coordinating tech, attendee chat, and session Q&A flow.

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OUR SINCERE APPRECIATION

Volunteer Panelists & Advisor Selection

We are deeply grateful to **Molly Hann ’03** and **Bob Breslin ’91** for volunteering their time, expertise, and guidance for today’s webinar.

Please note that St. Lawrence University does not endorse, recommend, or sponsor any specific attorney, wealth manager, or advisory firm. We encourage you to select your professional advisors carefully based on your personal objectives and state of residence.

stlawu.edu/offices/alumni/laurentian-small-business-guide-consultants

PART ONE

Estate Planning Basics

Essential steps every adult should take to protect their loved ones, retain personal autonomy, and ensure peace of mind.

Essential Core Documents

Wills & Revocable Trusts

Direct asset distribution, nominate guardians for minor children, and choose whether to pass probate assets via a Will or avoid probate entirely through a Living Trust.

Powers of Attorney

Empower a trusted fiduciary to manage banking, real estate, taxes, and ongoing business operations during temporary or permanent incapacity.

Healthcare Directives

Designate a healthcare proxy and articulate critical end-of-life decisions with living wills and advance directives so your wishes are respected.

Explore will and trust options with SLU: plannedgifts.stlawu.edu/giving-options/gifts-will-or-trust

PART TWO

Legacy Giving

Thoughtfully integrating your philanthropic values with personal and family financial security.

Bequests in a Will or Trust

Complete Control & Flexibility

You maintain **100% control** of your assets throughout your lifetime. Bequest commitments remain fully revocable should personal or family needs evolve.

OFFICIAL LEGAL DESIGNATION & TAX ID

"St. Lawrence University, a New York nonprofit corporation, or its successor, Federal Tax Identification Number: 15-0532239."

plannedgifts.stlawu.edu/donor-and-advisor-resources/sample-bequest-language

plannedgifts.stlawu.edu/giving-options/gifts-will-or-trust

Specific Dollar Bequest

Designate an exact dollar amount (e.g., $25,000, $100,000, $1M, or more) to St. Lawrence University.

Percentage of Total Estate

Allocate a fixed percentage (e.g., 10%, 18.56%, 50% or more) which adjusts dynamically with estate size.

Residuary Estate Gift

Gift remaining estate assets to St. Lawrence after family distributions and expenses are settled.

Beneficiary Designations

Non-Probate Fast Track

Beneficiary forms on IRAs, 401(k)s, 403(b)s, and life insurance policies bypass probate entirely and legally supersede instructions written in a Will.

Tax-Smart Asset

Retirement assets are often subject to both income and estate tax when passed to non-spouse heirs. As a tax-exempt charity, SLU receives 100 cents on the dollar.

Simple Implementation

Requires zero legal fees. Simply log in to your account with Fidelity, Vanguard, Schwab, or your insurance provider and name SLU as a primary or contingent beneficiary.

Learn more about gifting retirement plan assets: plannedgifts.stlawu.edu/what-you-can-give/retirement-assets-0

Donor-Advised Funds (DAFs)

Immediate Tax Deduction & Impact

Receive an immediate tax deduction when funding your DAF, then recommend grants over time. You can recommend grant distributions directly to SLU to support current initiatives.

Successor & Remainder Structuring

Name St. Lawrence University as a full or partial successor beneficiary or remainder charity of your DAF to leave a transformative legacy for the Scarlet & Brown.

Give now or designate a legacy gift via your DAF: plannedgifts.stlawu.edu/what-you-can-give/donor-advised-funds

Life Income Gifts (CGAs & CRTs)

GUARANTEED INCOME & PHILANTHROPY

Income For Life + Lasting University Impact

Charitable Gift Annuity (CGA)

Exchange cash or appreciated securities for fixed, guaranteed lifetime payments for yourself or a spouse, backed by SLU's full assets, plus upfront tax benefits.

Charitable Remainder Trust (CRT)

Structured for complex or larger assets to provide variable or fixed income to family beneficiaries over a set term or lifetime before the remainder supports SLU.

Core Takeaway

You never have to choose between personal income security and your philanthropic intent. Life income plans satisfy both goals simultaneously.

Explore life income gift options: plannedgifts.stlawu.edu/giving-options/life-income-gifts

Tax-Smart Asset Giving Now

Appreciated Stock: Transfer held securities directly to bypass capital gains tax and claim a full fair-market-value income tax deduction.

DAF Grant Distributions: Recommend grants from existing Donor-Advised Funds to support immediate university initiatives and student scholarships.

IRA QCD Rollover (Age 70½+): Rollover up to $111,000 annually (2026 limit) tax-free to satisfy RMDs without raising AGI; one-time $55,000 option to fund a CGA.

Real Estate Gifts: Donate debt-free residential or commercial properties to eliminate maintenance burdens, bypass capital gains, and claim a deduction.

Closely-Held & Business Equity: Contribute partnership interests or privately held shares prior to an acquisition or liquidity event to mitigate steep taxable transactions.

Compare all outright and tax-smart assets you can give: plannedgifts.stlawu.edu/what-you-can-give

Next Steps & Resources

1

Request the Estate Guide

Download SLU's complimentary Wills & Estate Planning Guide to organize assets and outline family intentions.

plannedgifts.stlawu.edu/sites/stlawu/files/2024-02/stlu_WillsGuide_0.pdf

2

Audit Beneficiaries

Review primary and contingent designations on your IRAs, 401(k)s, annuities, and life insurance policies online.

plannedgifts.stlawu.edu/what-you-can-give/retirement-assets-0

3

Consult Advisors

Discuss personal goals with your legal counsel, CPA, and wealth manager to implement tax-smart, binding plans.

plannedgifts.stlawu.edu/donor-and-advisor-resources

4

Join Legacy Society

Connect with SLU to share intentions and receive recognition in the University's forward-thinking Legacy Society.

plannedgifts.stlawu.edu/why-plan-now/legacy-society

Discover how your estate intentions sustain future generations of Laurentians: plannedgifts.stlawu.edu

Questions & Answers

Thank you for participating! Our panelists are pleased to answer your general questions.

Office of Gift Planning | St. Lawrence University

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