



### **The Malkin Society**

#### **Investing in our Bibliographical Community**

The Malkin Society is a group of special friends who have included RBS in their planned giving through wills, living trusts, retirement plan assets, gifts of life insurance, charitable gift annuities, and/or charitable remainder trusts or lead trusts.

Members of the Malkin Society provide valuable leadership by taking extra care to help our School well into the future.

The Malkin Society is named in honor of Mary Ann O'Brian Malkin (1913–2005), a longtime supporter and generous benefactor of Rare Book School. Her donations to RBS during her lifetime, and through planned giving, have strengthened the School's programs, helped build its collections, and contributed to its rise to the role in bibliographical and book-historical education that it enjoys today. Please do consider remembering Rare Book School in your financial plans. The benefaction you create today will sustain our efforts in the years to come.

RBS gratefully acknowledges the generosity of its Malkin Society members, whose charitable support includes planned gifts. These individuals allow RBS to pursue and expand its mission well into the future.

#### **Planned Gifts** Flexibility to Meet Your Needs

This introduction covers the basics of some of the most common types of planned gifts. There are many variations on each gift type, and we hope that you will find one that provides you with the fiscal flexibility that you desire, even as it affords you the satisfaction that you are generously helping to secure the financial future of RBS.

The staff at Rare Book School looks forward to working with you and your advisors to help you structure a gift plan that meets all of your philanthropic goals.

### **RARE BOOK SCHOOL**

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## **RARE BOOK SCHOOL**

# **Gift Planning**

## Gift Planning at Rare Book School

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SINCE 1983, Rare Book School has sought to provide educational opportunities for students to study with leading scholars and professionals in the fields of bibliography, librarianship, book history, manuscript studies, and (more recently) the digital humanities. The professional staff, faculty, and Board of Rare Book School are unwaveringly committed to this mission and look to the future with bold aspirations. By making a planned gift today, you can provide vital resources for tomorrow.

We are pleased to offer this guide as an introduction to the gift planning options available through Rare Book School.

### What is a “Planned” Gift?

A “planned” gift is one of several types of benefaction that enable you to provide a future donation to Rare Book School while meeting your current financial, personal, and philanthropic goals.

While an outright contribution—of cash, securities, rare books, or other tangible items—offers immediate support for RBS, a planned gift provides a future stream of financial sustenance that allows RBS to plan with confidence for tomorrow’s programs and projects. As with all gifts to RBS, the future benefit of your planned gift would be applied to the RBS program you select for the purposes you define. With your kind help, we can secure a legacy of learning at RBS for many years to come.

Additionally, a planned gift often offers you and your family significant tax benefits, greater financial flexibility, and even lifetime income.

Regardless of the form it takes, your planned gift would help provide a solid foundation for Rare Book School’s future.

### Revocable “Bequests” [Providing Future Support](#)

If you would like to make a gift of lasting benefit to RBS, but are not comfortable disbursing assets you might need to meet your potential future financial needs, you might consider including RBS as a beneficiary of your will, living trust, retirement plan, or life insurance policy. While establishing a future donation to the School, you will retain maximum lifetime flexibility and can adjust your beneficiary designation as your personal needs change.

The assets you designate for RBS would be eliminated from your taxable estate at your death, and you would be assured that 100% of your designated gift will be applied fully to the area(s) of your choosing.

### “Life Income” Gifts [Income for Life; Remainder to RBS](#)

If you would like to make a donation of assets now, while also receiving a payment stream for the rest of your life, one of several “life income” gift plans might be most suitable for you:

*Charitable Gift Annuities (CGA)* are a simple contractual agreement between you and Rare Book School to pay you and/or your designated beneficiary a fixed income for life. At the end of the contract term, the remainder would be given to RBS.

*Charitable Remainder Trusts (CRT)* can be funded with a wide range of assets, including securities, cash, or real estate. A CRT provides regular payments to you and/or other beneficiaries whom you designate for life, or for a selected term of years. The remainder would then be put to use by RBS, just as you direct.

With a “life income” gift, you would be eligible for a current income tax deduction, would receive a regular revenue stream, and would remove the assets you contribute from your taxable estate. At the same time, you would provide much-needed future support to Rare Book School.



### The Charitable Lead Trust

#### [Payments to Rare Book School Now; Remainder to Your Family](#)

In contrast to “life income” gifts that provide you with a current income and RBS with a future remainder interest, a Charitable Lead Trust (CLT) provides a current funding stream to RBS to meet present financial needs. At the end of the trust term, the trust remainder would be returned to you, or to other beneficiaries whom you designate.

Using a CLT, you might significantly reduce gift or estate tax; you would be eligible for a current income tax deduction; and you would be able to witness, during your lifetime, the tangible impact that your generous financial support makes on Rare Book School.