SMART GIVING AT OLLI

November 2, 2026

Embracing the methods below not only could provide unique tax advantages but may also set an example for others and strengthen the financial position of Olli's program.

OPTION: GIFT ANNUITY

Payout rate on life income is set by the American Council on Gift Annuities and are based on life expectancy and age. Payout rate is fixed and allows for a possible charitable deduction at the time of contracting. Can be funded with stock, cash and even an IRA. Good for standard deduction and itemizers.

Charitable Gift Annuities | the University of North Texas

OPTION: IRA/QCD's (Qualified Charitable Distributions)

A Direct transfer of funds from your IRA that can count towards your required minimum distribution for the year, without being treated as taxable income.

How it works

- If you're age 70½ or older, you can make a qualified charitable distribution (QCD) of up to the $111,000 annual aggregate limit directly from your IRA to OLLI in 2026.
- The amount sent directly to UNT from your IRA is excluded from your income for federal tax purposes, and you pay no federal income tax on that amount.

To donate your QCD, go to link:

Give From Your IRA | the University of North Texas

To make sure this giving method counts as a 2026 gift, we recommend starting the transfer in time, so it arrives by December 31.

OPTION: A LEGACY GIFT

An easy, flexible option is to make OLLI a beneficiary of your IRA. You can name us as the primary or contingent beneficiary, or as a percentage beneficiary along with other heirs or charitable organizations. UNT pays no tax on the gift, and the entire amount helps ensure the continued excellence at OLLI.

Those who document an estate gift to UNT are welcomed into the 1890 Society, which recognizes and celebrates individuals whose generosity will help shape the university's future.

If you include UNT in your plans, please use the proper legal name and federal tax ID.

Legal name: University of North Texas Foundation, (OLLI Designation)
Address: 1155 Union Circle #311250, Denton, TX, 76203-5017
Federal tax ID number: 23-7232618

OPTION: ESTATE LANGUAGE

I give, devise, and bequeath _____% of the residual of my estate to the University of North Texas Foundation, a nonprofit organization located in Denton, Texas, to be used for the benefit of the Osher Lifelong Learning Institute (OLLI) program.

Can be inserted into a Trust or a Last Will and Testament and with a Memorandum of Understanding (MOU). The MOU prevents you from having to modify the Estate language.

OPTION: APPRECIATED STOCK

Donating appreciated stock can provide substantial support to Olli's mission and save you considerably. This technique may help you avoid capital gains tax & claim a tax deduction based on the full market value of your stock.

How it works

1) Instruct your broker to electronically transfer ("DTC") whole or fractional shares to UNT's account.

2) You will receive confirmation of the transfer from broker and an official receipt from the University of North Texas for the gift's value.

To donate stock, go to link:

Appreciated Securities | the University of North Texas

OPTION: LIFE INSURANCE

UNT can potentially accept new life policies, existing ones, beneficiary or owner status.

LEGAL DISCLAIMER

Information contained herein was accurate at the time of posting. The information is not intended as legal or tax advice. For such advice, please consult an attorney or tax advisor. Any figures cited in any examples are for illustrative purposes only.

Questions about including OLLI in your plans or other giving opportunities? Contact Andrew N. Bailey, J.D., executive director of planned giving, at **Andrew.Bailey@unt.edu** or 940-565-3682.