



Are you preparing to withdraw your minimum required distribution from your IRA?

If you said yes and would also like to make a gift from those funds to support Clemson University, then you'll want to know about the IRA charitable rollover extension. You've received another opportunity to realize extra benefits by making a gift from your IRA to the Clemson University Foundation—thanks to new legislation in late 2008.

Under this extension, your gift to Clemson can:

1. Count toward your required minimum distributions **and**
2. Be excluded from your gross income: **a tax-free rollover.**

For your gift to Clemson to qualify for benefits under the extension:

- You must be 70½ or older at the time of your gift
- The transfer must go directly from your IRA to the Clemson University Foundation
- Your total IRA gift(s) cannot exceed \$100,000 in 2008 and 2009
- Your gift must be outright

And don't miss out on these little-known planning pointers!

- **One-Step Gift:** A direct transfer of IRA funds to the Clemson University Foundation may offer relief from the application of the alternative minimum tax (AMT) and will not cause reduction in itemized deductions or personal exemptions that higher-income taxpayers face.
- **Two-Step Gift:** Consider giving us appreciated securities that you own outside of your IRA instead, and use your minimum required distribution to replace those securities in your portfolio—thereby establishing a new and higher cost basis. Or diversify your portfolio by purchasing other securities.

Would you like to know more about any of these special opportunities? Contact us today:

Phone: 864-656-0663 or Toll-Free 1-800-699-9153

E-mail: giving@clemson.edu

Website: www.clemson.planyourlegacy.org

Before you make your IRA withdrawals

CLEMSON
UNIVERSITY

Office of Gift & Estate Planning
110 Daniel Drive
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Nonprofit
Organization
U.S. Postage
PAID
Clemson, SC
Permit No. 10



—a special opportunity
to give through your IRA
in 2008 and 2009.