

BRADLEY HALL

LAVINIA MOSS BRADLEY  
FOUNDER OF BRADLEY UNIVERSITY  
THE COURAGE OF HER SCHEMING  
OCTOBER 4, 1837

# A PHILANTHROPIC GUIDE

*Giving to Bradley University*





## *Lydia's Vision*

Lydia Moss Bradley's vision for an education designed to equip students with the tools to lead independent, industrious, and useful lives continues to shape the values of Bradley University. Today, with the guidance of passionate faculty and the support of a vibrant community, approximately 5,000 students are experiencing a comprehensive

and interdisciplinary education both inside and outside of the classroom. And when students thrive intellectually, professionally, and personally, it not only prepares them as individuals for the complexities of the modern world but also to make an impact on the broader community and society as a whole.





## *Your Opportunity*

Recognizing the enduring tradition that each generation supports the next, opportunities abound to foster student, faculty, and staff excellence at Bradley. Whether you establish an endowed scholarship or faculty position, fund an innovative program, make a gift to one of our Dean's Excellence Funds, support our Athletics program, or provide annual support to the Bradley Fund, your charitable giving goals can be realized at Bradley.

This Philanthropic Guide will help you consider and discuss charitable giving decisions with your family and trusted advisors, and members of the university's Advancement Division are prepared to facilitate your giving when the time is right.

**Thank you for your continued dedication to Bradley University.**

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*"I see the example set by Braves that came before me all around campus, and I can't wait to be a part of that support network for future students when I graduate!"*

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– CAMRYN PICKEN '25

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# Ways of Giving

## Gifts of Cash

Cash is the simplest, most direct, and most popular type of charitable contribution. Your cash gift to the university can be made in the form of currency, check, credit card, debit card, or digital pay (e.g. ApplePay, Venmo, PayPal, Google Pay, or similar) and can be delivered in person, online, or via mail, electronic funds transfer, or wire transfer.

Checks should be made payable to Bradley University and mailed to:

Bradley University  
Advancement Division  
1501 W Bradley Ave  
Peoria, IL 61625

## Securities

Many donors consider gifts of appreciated securities to fulfill their charitable giving objectives. Appreciated securities, namely stocks and bonds, are often chosen over cash due to the added benefit of reducing or eliminating capital gains taxes on the assets and can be facilitated through various channels. For instance, you can entrust your securities with your broker or bank and instruct them to work with a Bradley representative to transfer the assets.

## IRA Qualified Charitable Distribution (QCD)

If you are 70 1/2 or older, you may transfer up to \$105,000 annually to charity without it being categorized as a taxable distribution, yet the gift(s) count toward satisfying your annual required minimum distribution. This provision, known as the IRA charitable rollover or qualified charitable distribution (QCD), was established as a permanent measure under the Protecting Americans from Tax Hikes (PATH) Act of 2015.

## Real Estate and Other Personal Property

Some donors prefer to leverage tangible assets or personal property (e.g. real estate, equipment, works of art, etc.) to meet their charitable giving goals. If you are interested in making a gift of real estate or other personal property, a member of Bradley's Advancement Division will provide assistance in identifying the nature of the asset and how it might contribute to furthering the university's mission.

## Matching Gifts

Many donors are employed by companies that offer matching gift programs for charitable giving. At Bradley, we acknowledge and appreciate the matching gifts you initiate as part of your total giving. We encourage you to inform your company whenever you make a donation to Bradley, and we will promptly verify the date and amount of your gift(s) upon your company's request.

## Pledges

Many donors find they can make a more significant impact through a gift made over time. Bradley encourages you to establish a pledge for up to five years if your desire is to make a multi-month or multi-year commitment.

## Planned Gifts

Making a meaningful contribution at the time of your passing is a wonderful way to show support and appreciation for Bradley and its mission. Just as important, such a gift could accommodate your own personal, financial, estate-planning, and philanthropic goals. By smart planning, you could possibly increase the size of your estate and reduce the tax burden on your heirs.



## *Gift Restrictions and Designations*

### **Unrestricted Gifts**

By making an unrestricted gift to Bradley, you are putting your trust in the university to make investments that propel the achievement of our students, faculty, and staff for generations to come. In short, when you give without restriction, you can be assured you are supporting the top priorities of the university and its students. Gifts designated to the Bradley Fund, the General Scholarship Fund, any of the university's five Deans' Excellence Funds, or the Athletics Fund are considered unrestricted.

### **Restricted Gifts**

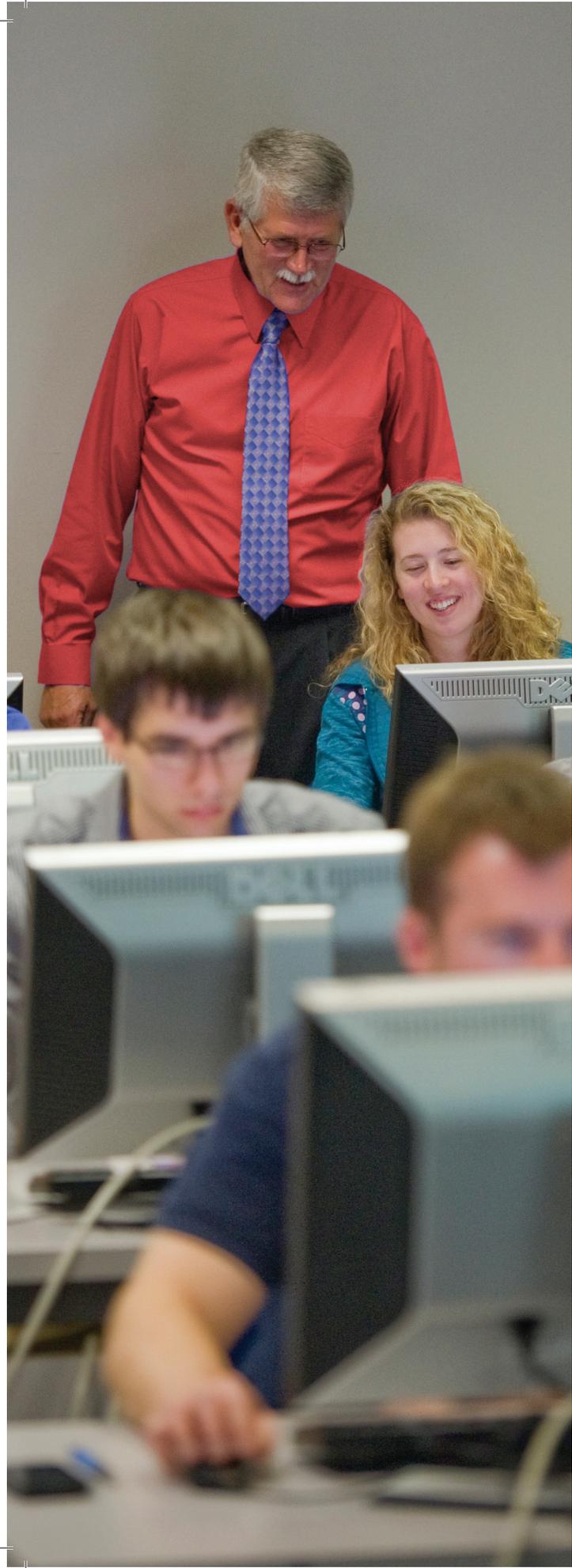
Restricted giving provides you with the opportunity to direct your charitable giving dollars toward a special use, such as student scholarships, faculty development, or other program support consistent with the university's priorities. Restricted gifts may be further designated for a particular academic unit (e.g. a college, school, or department) or non-academic unit (e.g. student services, athletics, etc.).

*“Becoming a Brave was possible for me because of the Frank Campbell Endowed Scholarship. Becoming a leader in my field was possible because of the innovative program opportunities at Bradley. Now I give back to keep this path open for future students like me.”*

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– TAYLOR GAWTHORP-CRUSE '16

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# Planned Giving

## Bequests

A bequest is the least complex way to make a planned gift. You simply include a provision in your will or revocable trust to leave a percentage of your estate (or a fixed dollar amount) to Bradley. You maintain control of the funds during your lifetime, and you know the funds will not be subject to federal estate tax upon your death.

## Retirement Plans

Your retirement plan benefits may be the most significant portion of your net worth. Retirement-plan benefits include assets held in individual retirement accounts (IRAs), 401(k) plans, profit-sharing plans, Keogh plans, and 403(b) plans, and because of special tax considerations, they can make an excellent choice for funding a charitable gift. After you pass, the funds you designate will be paid to Bradley in a lump sum and completely tax-free.

## Charitable Gift Annuities

Charitable gift annuities are a popular gift vehicle due to their fixed payout rate and favorable taxation structure. To establish a charitable gift annuity, you transfer cash or other property to Bradley, and the university guarantees to make fixed quarterly income payments to you for the rest of your life. Two-life arrangements are available to plan for a surviving spouse as well.

## Charitable Remainder Trusts

Charitable remainder trusts provide you, or other beneficiaries, income for life while guaranteeing a future gift to the university. To establish a charitable remainder trust, you transfer cash or other property to a trustee, the trustee invests and manages the trust assets and makes payments to income beneficiaries designated by you, and the remainder is transferred to Bradley upon your death for purposes specified by you. This structure also allows for the possibility of your trust to grow, offering a hedge against inflation.

## Charitable Lead Trusts

Establishing a charitable lead trust allows you to direct gifts to Bradley for a specified period of time and, in turn, you receive either a charitable deduction now for gifts made in subsequent years or a reduction in gift or estate taxes on property you wish to pass to heirs. The principal passes to your heirs at greatly reduced gift and estate tax rates and sometimes escapes them altogether. Charitable lead trusts are simple in concept but are complex gift and estate planning devices because of the many technical requirements of the IRS. We recommend you consult an attorney who specializes in trusts and estates and has experience with charitable lead trusts.

## Life Insurance Policies

Many donors choose to leverage life insurance policies to meet their charitable giving goals, whether they are new policies taken out explicitly for charitable purposes or older policies that are no longer needed. You have many options regarding gifts of life insurance.

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*“Bradley had a transformative impact on our lives. It is our pleasure to put the university in our estate plans and pay forward the kindness and generosity we were shown to future students.”*

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– BOB '73 & CAROLYN '73 SIFFERMANN

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## Sample Bequest Language

*to Use When Including Bradley in your Will*

### Undesignated Bequest:

I give, devise, and bequeath to Bradley University, a nonprofit corporation existing under the laws of the state of Illinois and located in the city of Peoria, Illinois, [INSERT PERCENTAGE OF YOUR ESTATE, A FIXED DOLLAR AMOUNT, OR A DESCRIPTION OF A PARTICULAR PROPERTY] to be used by the university for its area of greatest need.

### Designated Bequest – scholarship endowment:

I give, devise, and bequeath to Bradley University, a nonprofit corporation existing under the laws of the state of Illinois and located in the city of Peoria, Illinois, [INSERT A PERCENTAGE OF YOUR ESTATE OR A FIXED DOLLAR AMOUNT]. I further direct that it shall be placed in Bradley University's endowment to be used for scholarship and pursuant to The (Name) Endowed Scholarship as set forth by a Gift Agreement executed between me and Bradley University and which is incorporated by reference into this document.

### Designated Bequest – other specific purpose:

I give, devise and bequeath to Bradley University, a nonprofit corporation existing under the laws of the state of Illinois and located in the city of Peoria, Illinois, [INSERT A PERCENTAGE OF YOUR ESTATE OR A FIXED DOLLAR AMOUNT]. I further direct that it shall be used for [INSERT SPECIFIC USE] as set forth by a Gift Agreement executed between me and Bradley University and which is incorporated by reference into this document.

### Residual Bequest:

All the rest, residue and remainder of my estate, both real and personal, wherever located, I give, devise and bequeath to Bradley University, a nonprofit corporation existing under the laws of the state of Illinois and located in the city of Peoria, Illinois

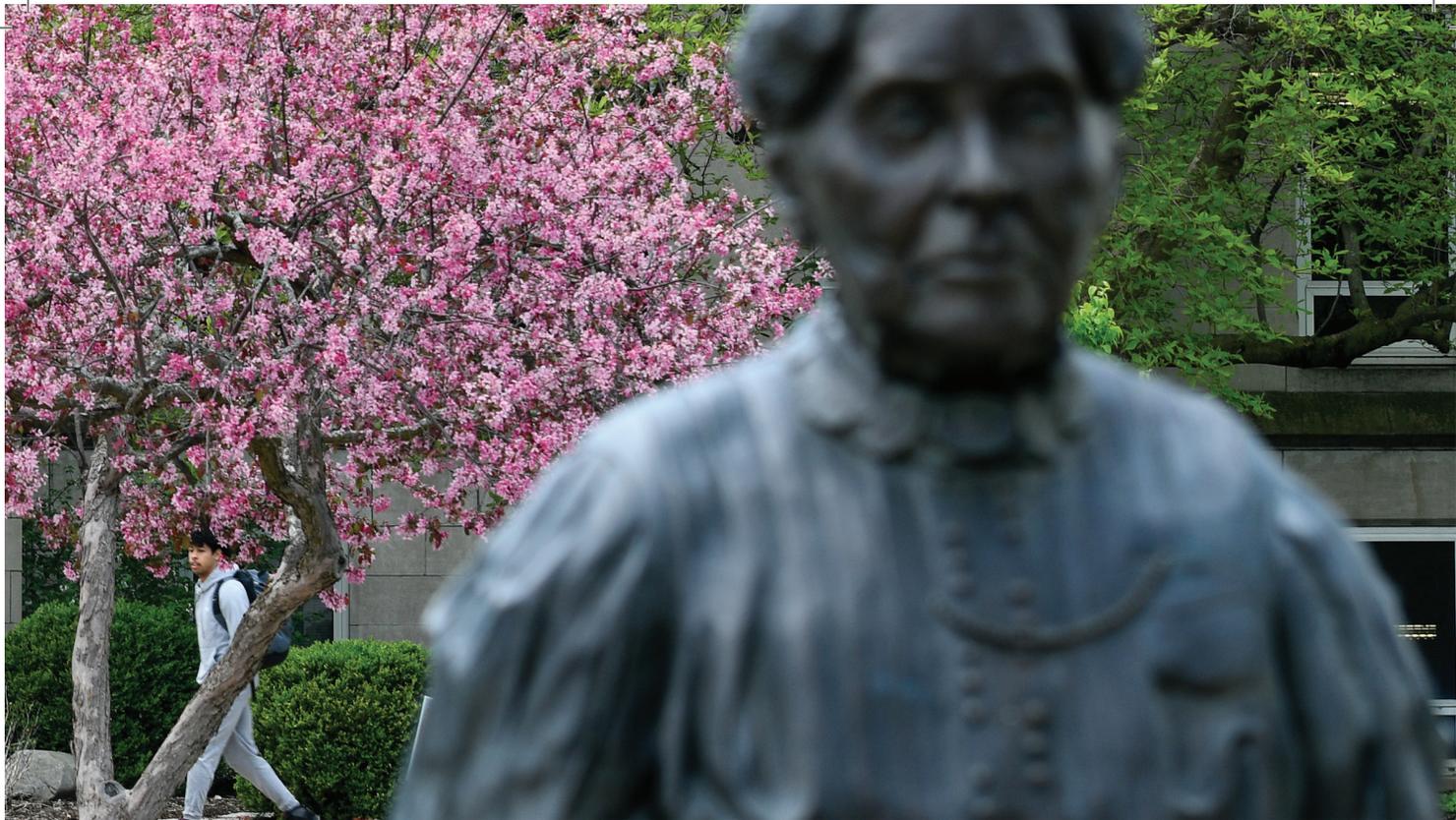


## *1897 Legacy Society*

The 1897 Legacy Society recognizes alumni and friends who have included Bradley in their wills, estate plans, or life-income arrangements to support Bradley's mission, vision, and values for generations to come.

We invite you to join the hundreds of alumni and friends who are members of the 1897 Legacy Society. Membership in the 1897 Legacy Society has no minimum gift requirement, as each commitment represents a lifetime commitment to Bradley. Members of the 1897 Legacy Society receive an exclusive 1897 Legacy Society lapel pin, are acknowledged in Bradley Magazine (with permission), and enjoy invitations to special events.

If you have already made a planned gift commitment to Bradley, we thank you for being a member of the 1897 Legacy Society. If you have included Bradley as a beneficiary of your estate plan but have not informed us, please let us know so that we can document the purpose of your commitment and appropriately recognize you as a member of the 1897 Legacy Society.



## Lydia Moss Bradley Society

Members of the Lydia Moss Bradley Society embody the spirit of generosity of Bradley's philanthropic founder through their own selflessness and dedication to Bradley's mission, students, faculty, and staff. Alumni and friends have the opportunity to become members of the Lydia Moss Bradley Society on an annual basis by making fully unrestricted gifts of \$1,000 or more to the Bradley Fund.

### Membership Circles

Rose Garden Circle	\$25,000+
Clocktower Circle	\$10,000-\$24,999
Gargoyle Circle	\$5,000-\$9,999
Shield Circle	\$2,500-\$4,999
Lydia Circle	\$1,000-\$2,499

*NOTE: Annual unrestricted giving total is calculated per Bradley's fiscal year (June 1 - May 31).*

Lydia Moss Bradley Society members enjoy knowing their gifts truly enhance the student experience at Bradley. From support of vital scholarship to cutting-edge campus programs and resources, the Bradley Fund connects our alumni and friends to the immediate needs of our students. Members also receive customized correspondence from the university President and invitations to special events.

# Our Commitment

## The Donor Bill of Rights

Philanthropy is based on voluntary action for the common good. It is a tradition of giving and sharing that is primary to the quality of life. To assure that philanthropy merits the respect and trust of the general public, and that donors and prospective donors can have full confidence in the not-for-profit organizations and causes they are asked to support, we declare that all donors have these rights:

- I. To be informed of the organization's mission, of the way the organization intends to use donated resources, and of its capacity to use donations effectively for their intended purposes.
- II. To be informed of the identity of those serving on the organization's governing board, and to expect the board to exercise prudent judgment in its stewardship responsibilities.
- III. To have access to the organization's most recent financial statements.
- IV. To be assured their gifts will be used for the purposes for which they were given.
- V. To receive appropriate acknowledgement and recognition.
- VI. To be assured that information about their donation is handled with respect and with confidentiality to the extent provided by law.
- VII. To expect that all relationships with individuals representing organizations of interest to the donor will be professional in nature.
- VIII. To be informed whether those seeking donations are volunteers, employees of the organization or hired solicitors.
- IX. To have the opportunity for their names to be deleted from mailing lists that an organization may intend to share.
- X. To feel free to ask questions when making a donation and to receive prompt, truthful and forthright answers.

The Donor Bill of Rights was created by the Association of Fundraising Professionals (AFP), the Association for Healthcare Philanthropy (AHP), the Council for Advancement and Support of Education (CASE), and the Giving Institute: Leading Consultants to Non-Profits. It has been endorsed by numerous organizations.

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*“Adjusting to college can be difficult, but the support my classmates and I get from Bradley alumni through scholarships and internships gives me a ton of confidence and makes me grateful to be a Brave.”*

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- WILL CYPERT '25

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# Our Mission

Bradley University empowers students for immediate and sustained success in their personal and professional endeavors by combining professional preparation, liberal arts and sciences, and co-curricular experiences.

Alongside our dedication to students, we embrace the generation, application, and interpretation of knowledge.



**ADVANCEMENT DIVISION**

1501 West Bradley Avenue, Peoria, IL 61625  
giving@bradley.edu | (309) 677-3159



[bradley.edu/giving](https://bradley.edu/giving)