

OBJECTION	RESPONSE	SOLUTION
◇ <i>I don't have enough money</i>	What if I can show you a way to make a gift that won't require any money out of your pocket now?	Bequest – a gift in a Will
◇ <i>I am going to retire in a few years</i>	What if I could show you some plans that may increase your retirement income?	CRT, CGA, DCGA
◇ <i>I need to make sure my spouse/partner is provided for</i>	What if there was a way to provide for your spouse AND support NYU?	CGA, CRT, Testamentary Trust
◇ <i>I want to make sure my kids are taken care of. I don't want to disinherit them by making a gift to NYU.</i>	What if I present a plan that could provide income for your children or a plan that will ensure that they receive an inheritance?	CRT, CLT, Wealth Replacement Trust, IRA or other Qualified plan to NYU, other assets to children.
◇ <i>Why hasn't my advisor mentioned this?</i>	Many advisers see themselves as service providers who are paid to respond to client needs. NYU, and charity overall, may not come up as an option unless they know you care about NYU.	Share your charitable interests with your financial advisor.

KEY:

Charitable Remainder Trust = CRT

Charitable Gift Annuity = CGA

Deferred Charitable Gift Annuity = DCGA

Charitable Lead Trust = CLT

Wealth Replacement Trust = Uses an Irrevocable Life Insurance Trust (ILIT) along with a CRT. Donor uses portion of the income from the CRT to purchase an irrevocable Life Insurance Policy to benefit their heirs.

Qualified Plan = a 401(k) etc.