

WHEN AN ESTATE PLAN SHOULD INCLUDE A GIFT PLAN:

IF YOUR GOAL IS:

THEN YOU CAN:

THE BENEFITS ARE:

Make a quick and easy gift	Write a check to Upstate Medical University Foundation* today	An income tax deduction for the full amount of your gift
Avoid capital gains tax	Contribute long-term appreciated stock or other securities as your Upstate Medical University Foundation gift	A charitable income tax plus no capital deduction gains tax
Defer a gift until after your lifetime	Put a bequest in your will for Upstate Medical University Foundation (cash or share of the residue of your estate)	Your donations are fully exempt from estate tax
Make a large gift with little cost to you	Contribute a life insurance policy you no longer need	Current and possibly future income tax deductions
Avoid the twofold taxation on IRA or other retirement benefit plans	Name Upstate Medical University Foundation as beneficiary of the remainder of your assets after your lifetime	You are able to leave your family other assets that carry less tax liability
Create a hedge against inflation over the long term	Create a charitable remainder unitrust with Upstate Medical University Foundation	It pays you a variable income for life and gives you tax benefits
Secure a fixed life income while avoiding market risks	Create a charitable gift annuity or a charitable remainder annuity trust with Upstate Medical University Foundation	It pays you a fixed amount for life, gives you tax benefits and can often increase the rate of return on your funds
Reduce gift and estate taxes on assets passed to your children or grandchildren	Create a charitable lead trust that pays income to Upstate Medical University Foundation for a specific term of years.	It has the estate tax benefits of a gift, but your family keeps the assets when they are returned after the term of the trust

NOTE: This information is illustrative only and is not intended as legal advice. Donors are advised to seek professional legal and financial counsel when considering methods of planned giving.

*On official and legal documents, gifts made to the planned giving program must be specified as gifts to the Health Science Center Foundation at Syracuse, Inc. doing business as Upstate Medical University Foundation, Inc.