

Six Strategies

**FOR MEETING FAMILY, FINANCIAL,
AND CHARITABLE OBJECTIVES**





Congratulations on celebrating a milestone reunion at the University of Rochester!

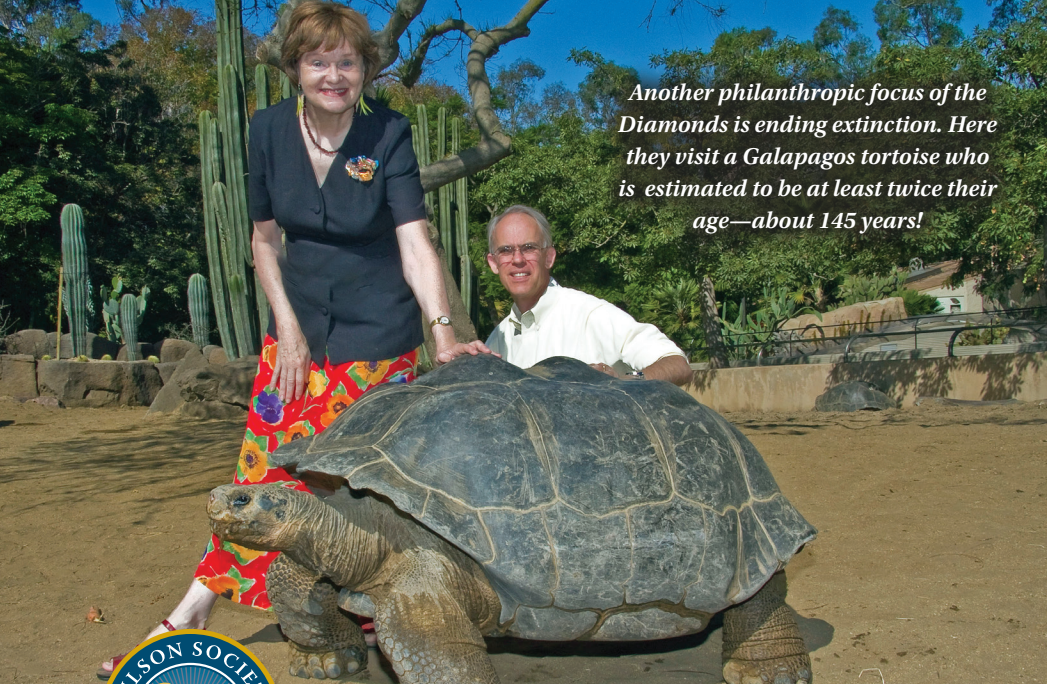
For generations, the University of Rochester has benefited from the generosity of alumni who invest their time, financial resources, and talents in support of its mission to provide world-class teaching, research, and a rich learning environment for Rochester students.

The reasons for planning a legacy gift are different for each person: to express gratitude for an excellent education; to ensure that new generations of students have access to world-class faculty and extraordinary experiences; to honor the memory of a loved one; to sustain and grow programs, cutting-edge research, or construct the finest facilities.

Regardless of the reason, your thoughtful gift plan can provide a fulfilling personal legacy, help pave the way for an even brighter future at the University, and potentially provide benefits for you and your family members.

Throughout this brochure, you will find a number of ways that can help you make an enormous difference.

To learn more about your class gift campaign, visit:
www.rochester.edu/alumni/giving-back/reunion-giving



Another philanthropic focus of the Diamonds is ending extinction. Here they visit a Galapagos tortoise who is estimated to be at least twice their age—about 145 years!



Member Spotlight

SOWING SEEDS OF HOPE AND TRANSFORMATION

Alice Ten Broeck Diamond '71 and Douglas Diamond '71 are grateful for the education they received at the University of Rochester and for the impact it had on their personal and professional lives. "We were only undergraduates and yet we studied with world-class faculty and had access to nationally renowned thinkers and scholars.

The Diamonds, who met on their first day of freshman orientation, went on to successful careers—Douglas as an economic consultant for organizations such as the World Bank and USAID; Alice as a consultant, author, and seminar presenter on higher education financial aid. They credit their Rochester education for a foundation in the humanities which enriched their lives.

They feel fortunate to have been able to retire early and immerse themselves in their passions of philanthropy and travel.

They have been to more than 150 countries and prefer homestays to hotels and a style of travel that allows them to more fully experience other cultures. "Our goal in travel is not just to see sights but to understand how people live and to experience perspectives that may be different from our own."

Once retired the Diamonds began to think more deeply about their philanthropy and what they valued most. They thought about the legacies they wanted to create and decided that providing educational opportunities for young people around the world is one of them. "We've chosen areas that are transformative. Our goal is to sow seeds of hope for those who do not have the privileges we did. A quality four-year college education is a life-changing event for a foreign student without access to Federal financial aid."

Recently, in commemoration of the 50th anniversary of their graduation from Rochester, the Diamonds established a generous bequest intention within the School of Arts, Sciences and Engineering. The gift will establish an endowed scholarship fund in their names to provide permanent support for international students with financial need. "We always look for synergies between our philanthropic support and priorities in our lives, so it was natural to pair our international efforts with the University of Rochester's many opportunities for international students to learn and thrive."

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We firmly believe that there are talented and brilliant people everywhere around the world, regardless of social or economic status. To bring them into an environment where they can flourish is a benefit to them and to us and everyone wins. It's a wonderful way to build good will around the world and it fosters good feelings in us.”

Including the University of Rochester in Your Will

A BEQUEST IS SIMPLE AND CONVENIENT AND PROVIDES YOU WITH A NUMBER OF OPTIONS

You can make a bequest for a specific dollar amount or for a percentage of your estate. You can designate your bequest for general use, or you can restrict its use.

Many people establish endowments that honor the memory of a family member or another loved one. These endowments live forever, because only the income is used annually. Since a will is an important legal document, we recommend that you seek an attorney's help.

Here are some examples of different types of bequests:

- Specific bequests are used to make a gift of a specific dollar amount, or with specific assets such as securities, real estate, or personal property.
- Residuary bequests are used to give all or a portion of the rest, residue, and remainder of your estate after payment of expenses and any specific amounts designated to heirs or other beneficiaries.

To assist you with this important process, please consider contacting us for suggested wording and to document your wishes, visit www.rochester.giftplans.org and click on "Ways to Give."

Beneficiary Designation of Life Insurance

or Retirement Assets

Name the University as a beneficiary on the form provided by your asset manager. Review the form with your attorney to discuss how such a gift can be incorporated in your plan. Life insurance and retirement assets that pass directly to the University are preserved 100 percent free of tax and your estate is also eligible for a charitable tax deduction. To learn more, visit www.rochester.giftplans.org or contact us.



Charitable Remainder Unitrust:

Variable Income for Life

Cash, securities, real estate, life insurance, or personal property can be gifted to fund a trust. These trusts are managed within the University endowment, which provides beneficiaries access to diversity and alternative investments. This option provides variable income for life, or a term of years for one or two individuals, and possibly another generation. The minimum gift amount is \$50,000.

ADDITIONAL BENEFITS

- Immediate charitable income tax deduction
- Minimum payout is five percent
- 100 percent avoidance of capital gains tax on the transfer, if funded with appreciated assets
- Re-valued annually to reflect investment performance, providing opportunity for growth in income

To learn more, visit www.rochester.giftplans.org and click on "Ways to Give."

Charitable Lead Trusts

The University receives income for a term of years with the corpus going to you or your heirs. Charitable lead trusts may appeal to individuals who wish to make a gift but retain the property in their family. To learn more, visit www.rochester.giftplans.org and click on "Ways to Give."

Charitable Gift Annuity: Fixed Income for Life

This simple contract provides fixed income for life for one or two individuals. Cash or securities can be gifted to fund a gift annuity. The minimum gift amount is \$5,000.

ADDITIONAL BENEFITS

- Immediate charitable income tax deduction
- Potential for a portion of income to be tax-free
- Tax avoided on part of capital gain, if funded with appreciated securities
- Income can be immediate (typically age 50 and older) or deferred

For more information on gifts that pay you income, visit www.rochester.giftplans.org and click on “Ways to Give.”

PAYOUT RATES BASED ON AGE OF BENEFICIARY

Single Life		Two Life	
AGE	PAYOUT	AGE	PAYOUT
60	3.9%	60-60	3.6%
65	4.2%	65-65	3.8%
70	4.7%	70-70	4.2%
75	5.4%	75-75	4.6%
80	6.5%	80-80	5.4%
85	7.6%	85-85	6.5%

To calculate your personalized annuity rate, visit www.rochester.giftplans.org or contact us.

American Council on Gift Annuities rates as of July 1, 2020.

The IRA Charitable Rollover: Tax-Free Gifts from Retirement Accounts

Normally, a distribution from your IRA is taxed as ordinary income. However, if you are age 70½ years or older, you are eligible to make a direct gift, known as a Qualified Charitable Distribution (QCD), to the University of Rochester tax-free.

- You must be 70½ and transfer funds directly from your IRA to the University
- A gift “counts” toward your required minimum distribution (RMD)
- Gifts are limited to \$100,000 annually per person (a married couple with separate IRAs could give up to \$200,000 a year)
- Distributions can be made only from a traditional or Roth IRA; retirement plans such as pensions and 401(k) or 403(b) plans must first be transferred to an IRA
- A transfer is tax-free and is not included in your adjusted gross income, and thus no charitable income tax deduction is allowed
- A transfer is not subject to the 60 percent of AGI limitation on charitable deductions
- Gifts must be outright—transfers to donor-advised funds, supporting organizations, private foundations, charitable remainder trusts, or charitable gift annuities do not qualify

Cash gifts from an IRA do not qualify the donor for membership in the Wilson Society. For information on making a gift from your IRA, please visit www.rochester.giftplans.org or contact us.



The Wilson Society

A planned gift to the University of Rochester is one of the easiest ways to ensure the greatest and most lasting impact on the programs you care about. These gifts qualify you to become a member of the Wilson Society and ensure that the areas you value the most continue to thrive at the University well beyond your lifetime.

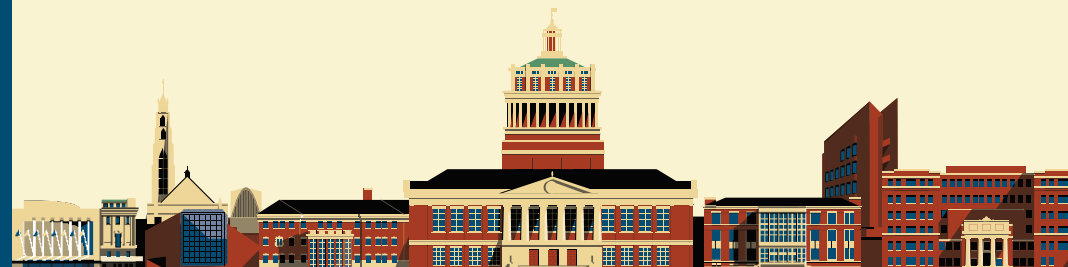
Your membership gives voice to your vision for Rochester's future, and serves as inspiration for others. By planning a gift, you create an opportunity to make an indelible mark on the University and ensure your legacy.

From the River Campus and the Medical Center to the Eastman School of Music and the Memorial Art Gallery, you will find legacies in the form of named spaces, permanent endowed funds for scholarships, fellowships, and professorships.

Imagine Your Legacy

**TO LEARN MORE ABOUT HOW YOU CAN
BECOME A MEMBER, PLEASE VISIT:
WWW.ROCHESTER.EDU/GIVING/WILSON-SOCIETY**

**TO VIEW OUR MEMBER LISTING,
CLICK ON "LEAVE YOUR MARK"**





UNIVERSITY *of*
ROCHESTER

For a personal illustration or information about planned giving at the University of Rochester, please contact:

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