Give a Gift to Yourself This Season
Create Your Will and Estate Plan

Take time this season to do something for yourself. It’s easy to get caught up doing so much for others that we forget to consider ourselves. There are some things we can do for ourselves that also help others. As we look to the new year, this is the time to add a little more meaning to 2009.

There is nothing better we can do for ourselves than something that not only makes us feel good, but does the same for others. At this festive time of year, most people don’t think about taxes. However, as the year winds down so do opportunities to save on taxes.

With this economy many people have postponed their giving to year-end. Now’s the time. A gift today counts just as much as one made earlier in the year.

As long as you make a gift to the university on or by December 31, your gift counts for your 2009 taxes and reduces the tax burden you’ll have when paying taxes next year.

Gifts That Will Lower Your Taxes

1. Cash
2. Appreciated Stock
3. Gold or Jewelry
4. Real Property
5. Life Insurance

Gifts can be in the form of cash, stock or other assets. A gift by check or cash is the easiest, but with a little planning we can help you make gifts with other assets such as real estate or jewelry. Appreciated assets such as stock not only offer you an income tax deduction, but also give you capital gains benefits. With property gifts it is important that you transfer these assets to our organization and not sell them. Please call us when you are considering a gift other than cash.
InVESTments and the ecOnomy

A Way Off The Financial Rollercoaster

Finding Security in a Charitable Gift Annuity

For many people, 2009 will not be remembered as one of certainty and security. However, you do not need to be one of those people. While most of the year was marked by an abundance of bad news and economic doldrums, it’s not too late to end 2009 on an up note. There is something you can do in these closing weeks of the year that will help you remember 2009 fondly. This can be the year you begin your new charitable gift annuity.

A gift annuity will give you tax advantages this year and financial benefits and peace of mind for as long as you live. When you fund a gift annuity, among its many benefits is a lifetime of payments to you at an attractive rate. Fixed rates are as high as 9.5% per year, depending on age.

A gift annuity is a simple contract between you and the UA Foundation where we agree to pay you a fixed payment every year for life. The payment rate is based on your age.

The benefits of a gift annuity begin immediately. You will receive an income tax deduction this year for part of the funding amount. That will help with your 2009 taxes. Then every year for the rest of your life your payments will continue, generally with the payments divided into four quarters per year. Each payment will be partially tax-fee and partly taxed as income. Best of all, after a lifetime of payments to you, any funds remaining in the gift annuity go directly to fund our mission. The funds are not part of your estate, so a gift annuity also helps with estate taxes if that is a concern for you.

The benefits of a gift annuity are even better when you fund it with an appreciated asset such as stock. By transferring (never selling) stock to our organization, you will also pay fewer capital gains on that stock this year and for years after. Some capital gains are eliminated altogether.

Gift annuities can be set up to make payments to you or to you and your spouse. You can also receive an even higher payment rate if you tell us to wait a few years to send you the first payment. These options are up to you. However, there is one choice we cannot give you. If you want the tax deduction this year, you need to fund it by the end of the year. End 2009 on a happy note and make sure 2010 and every year for the rest of your life starts and ends the same way. Call us, visit our website or return the enclosed response card for more information.

Sample Charitable Gift Annuity Rates

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<th>Age</th>
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<tbody>
<tr>
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<tr>
<td>90+</td>
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</tbody>
</table>

Call us for the latest rates

People Who Fund Gift Annuities Often Have:

- A CD that has rolled over for several years
- A desire for dependable, regular, fixed payments
- Appreciated assets such as stock, that are not producing income
- A desire to give something to our cause and receive cash back
**WILL PLANNING**

**How to Make a Gift Without Missing a Thing**

*Often when we make a gift to a friend, relative, or charity, we have to give something up. When we shop, we must pay for our purchase. When we take someone to eat, we must pay the bill. But did you know you can make a big difference to the university and for yourself, and not give anything away – at least not anything you would miss?*

Some of our most generous donors are those who include a provision for the university in their wills or estate plans. You can include a gift in your will to a nonprofit with a few simple words. The effect can be tremendous.

Everyone should have a will. Those with a will should update it regularly. If you don’t have a will, make an appointment with your attorney to draft one. If you have one, call your attorney and ask if it needs updating. Drafting or revising an estate plan is surprisingly simple and almost everyone who does is glad they did.

Perhaps the best part of including a gift in your will is that you can live every day knowing you have secured a legacy that matches your life’s goals. You will be remembered for the good you did and for the impact you made on the future.

If you would like to include the university in your plans, please let us know. While it takes only a few words to include our organization, it is crucial that they be the correct words. We can give you and your attorney the right phrase so that you can all be sure your gift will go exactly where you want it to go.

If you have already included us in your plans, or will be doing so, please let us know using the enclosed response card so we can thank you. We can also recognize you as a member of the University of Alaska Legacy Society for providing for us in your estate plans.

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**Visit Our Web Site!**  
**SIGN-UP TO RECEIVE OUR NEWSLETTER ONLINE!**

Our web site provides you with helpful estate planning information to assist you in creating the plan that is right for you. We maintain up-to-date gift planning information for you to access via the Internet. We invite you to visit us online at www.alaska.edu/foundation/, go to our Planned Giving page, and sign-up for our eNewsletter. There you can find valuable information including:

- **Gift Planning Stories** - Read actual stories of donors who received tax benefits by making charitable gifts.
- **Personal Web Presentations** - View your personalized web presentation that shows the income and tax benefits of setting up a gift plan using your assets and property values.

Sign-up Now to Receive Our Free eNewsletter
Alison has long been affiliated with the University. She is a lifelong Juneau resident and the granddaughter of R.E. Robertson, one of Alaska’s constitutional convention delegates and a former Regent. Her parents, Frederick and Carol Eastaugh, were enthusiastic supporters of the institution. Both of her sisters-in-law graduated from UAF and one has served as a Regent. Alison herself is a long term member of the American Association of University Women, serves (as did her father) as a Trustee of the UA Foundation, and has volunteered for many non-profit boards in and around the Juneau area.

“I think it is important that a student’s University experience is well-rounded and not just a classroom and textbook experience.” Alison says. “I also believe in a strong link between the university and the community in order to foster economic and social support for higher education. This ultimately enhances the quality of life in Alaska for all of us.”

To help put these convictions into effect, Alison decided to adopt an estate plan that provides a bequest to provide for the University after her death and that a perpetual endowment could provide a lasting gift that would benefit many generations of students. Putting these two ideas together, Ms. Browne decided to name the University Foundation as the beneficiary of her IRA account. She also completed a simple letter of direction to the University indicating that those IRA funds were to be used upon her death to establish three endowments; one to provide scholarships to students attending the University of Alaska Southeast, one to provide support for the UAS campus to support its community engagement mission in Juneau, and one to support the University of Alaska’s efforts across the state in the area of public relations and development.

The three endowments, managed conservatively by the Foundation, will last in perpetuity, providing funds for the three specific purposes far into the future and honoring Alison’s family names (Browne, Eastaugh and Robertson) for all they have done for the University and the state.