



You Can Put Away Your Checkbook

UNCOVER THE MANY BENEFITS OF A PLANNED GIFT

Did you know that there are many ways to support Texas Medical Association Foundation besides writing a check? With a little planning, you can include a gift to us within your overall estate or financial plans that preserves our mission and provides you with tax benefits in return.

These types of donations are often referred to as planned gifts because they require some planning and, often, help from your professional advisors. Planned gifts can be made now to immediately support our needs or they can be enacted upon your death as a final way to leave your legacy.

Anyone can make a planned gift. Consider these popular options:

A gift in your will or revocable living trust. Known as a bequest, this form of giving is accomplished by working with your attorney to include a few simple sentences, called bequest language, in your will or living trust. Because this gift doesn't go into effect until your death, you can change your mind at any time.

A gift of your retirement plan assets. By naming us as the primary beneficiary on the beneficiary

designation form for a percentage (1–100) of your account's final value, you can make a tax-wise gift to support our work after your lifetime.

A gift that provides you with income for life.

Through a life income gift, you make a gift and in return you and, if you desire, someone else receive income for life. After your lifetime and that of the other person you choose, the remaining balance of your gift supports our mission to fund initiatives with the power to help physicians create a healthier future for all Texans.



Visit www.tmaf.org to learn more about Texas Medical Association Foundation today.

Why Choose a Planned Gift?

By including a gift as part of your overall estate or financial plans, depending on the gift arrangement you choose, you can:

- Feel secure about the future of your loved ones.
- Maintain control of your assets for life.
- Receive substantial tax benefits.
- Give more than you ever thought possible.

Receive Lifetime Payments in Exchange for Your Generosity



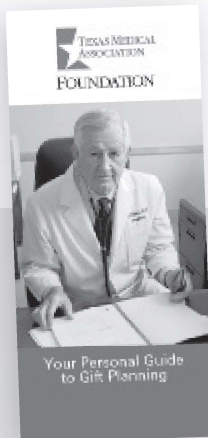
For many people, the appeal of a charitable remainder trust lies in its ability to work under a variety of circumstances. Following is a description of how this life income gift works.

How It Works

- A charitable remainder trust pays a flow of income to you and anyone else you name, typically for your lifetimes or for a period of up to 20 years.
- With the help of your estate planning attorney, you create the trust with assets of your choosing, and you decide how much it will pay you, within limits set by the IRS.
- You choose between two types of charitable remainder trusts. The most common is a unitrust, which pays you a variable amount based on a percentage of the trust assets as revalued each year. An annuity trust pays you a fixed sum each year.
- At the end of the trust term, the remaining assets inside the trust support TMA Foundation.

How You Benefit

- When you itemize your tax deductions, you receive an income tax charitable deduction for a portion of the fair market value of the assets placed in the trust.
- When you fund the trust with capital gain property, such as appreciated securities or other property owned for more than one year, you are not taxed up front on the capital gain. Your deduction is based in part on the full fair market value—not the lower cost basis.
- If you—or you and your spouse—are the only income recipients, the trust's value will not be taxable for federal estate tax purposes.
- You will be creating a *Healthy Now* and a *Healthy Future* for more Texans.



Contact us—at no obligation—if you would like to review the specifics of a charitable remainder trust.

FREE Brochure!

Learn more about getting the most from your generosity in ***Your Personal Guide to Gift Planning***. Uncover a variety of gift options, how they work and the advantages of each one. Return the enclosed survey today to request your copy.



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If you wish to be removed from our fundraising mailing list, please contact Marilyn Anderson by email at marilyn.anderson@texmed.org or toll free at (800)880-1300, Ext. 1466.

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