



IRA Gift Helps Fund Medical Student Scholarships

Naming Texas Medical Association Foundation as the beneficiary of their traditional IRA enabled Dr. Roberto J. and Agniela (Annie) M. Bayardo of Houston to establish a \$3.2 million fund at TMA Foundation that provides scholarships to first-year minority students at Texas medical schools.

Retirement assets are the most highly taxed assets to leave to your family, making them excellent charitable gifts to support our mission. If your children are the beneficiaries of your retirement plan assets, federal income taxes may erode up to 39.6 percent of the amount they receive from your plan. In contrast, as a not-for-profit organization, we are tax-exempt and eligible to receive the full amount and bypass any federal taxes.

Thanks to the Bayardos' generous cash and deferred gift, Texas Medical Association has increased the scholarships for the first time since the program was established in 1998, to \$10,000 each, up from \$5,000. "I selected TMA Foundation because most of my life I've lived in Texas and made our fortune here in Texas. I selected to help minorities because I am one of them, and it will make us, my wife and me, very happy to help them," declared Dr. Bayardo.

It's easy to name TMA Foundation as the beneficiary of all or part of your IRA. Just contact the financial institution that holds your IRA and request a change-of-beneficiary form. Naming a charity allows you to provide for an organization you believe in, while resulting in significant income tax and estate planning benefits.

Dr. Bayardo, a forensic pathologist and member of Texas Medical Association for nearly 50 years, was born in Guadalajara, Jalisco, Mexico, where his father practiced obstetrics and gynecology. Dr. Bayardo and his late wife were married for 50 years and have three children and nine grandchildren.

Named funds and endowments at TMA Foundation may be established with gifts of \$25,000 or more. To learn more about designating us as the beneficiary of your IRA, or about named funds or endowments, contact Lisa Stark Walsh, Executive Director, at (800) 880-1300, Ext. 1666, or (512) 370-1666.

Tax Comparison: Retirement Plan to a Loved One vs. Texas Medical Association Foundation

Retirement plan beneficiary	Loved One	TMA Foundation
Retirement plan value before taxes	\$100,000	\$100,000
Federal income taxes*	-\$35,000	-\$0
Net to beneficiary after taxes	\$65,000	\$100,000

*Based on a 35 percent marginal income tax bracket. Federal estate taxes and applicable state income and inheritance taxes could further reduce the amount available to heirs.

Leave a Legacy in 5 Minutes

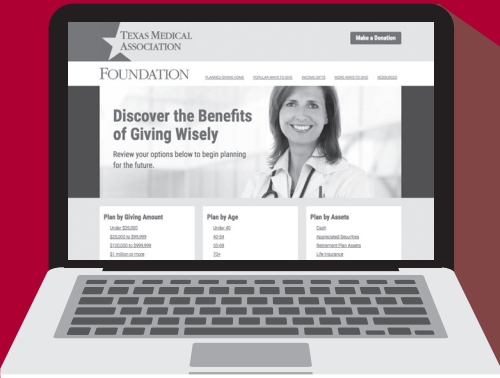
One of the easiest gifts you can make is to name TMA Foundation as a beneficiary of one of your assets, such as your retirement plan or life insurance policy. This is a popular gift to give because you can set it up by yourself. There's no need to use the services of an attorney or financial advisor to put your gift in place.

Simple steps to follow:

1. Contact the administrator of your retirement plan, insurance policy or bank account for a change-of-beneficiary form or simply download a form from your provider's website.
2. Decide what percentage of the account you wish to give to TMA Foundation and name us, along with the stated percentage, on the form.
3. Sign and return the form to your plan administrator or insurance company.
4. Tell us about your gift! It would be our honor to thank you for your support. Plus, your generosity can inspire others to follow your example.

YOUR SUPPORT MATTERS

Contact Lisa Stark Walsh at (800) 880-1300, Ext. 1666, or (512) 370-1666 to learn more about giving a gift that doesn't cost you anything today.



VISIT OUR WEBSITE TODAY

Do you want to make an impact at TMA Foundation but are unsure which gift is right for you? Do you wonder how you could benefit from different kinds of gifts? Do you want to learn more about smart ways to give? Find this information and more by visiting tmf.myplannedgift.org today.



FREE Brochure!

Learn more about designating TMA Foundation as a beneficiary of your retirement plan assets, life insurance or commercial annuities in ***The 3 Easiest Ways to Leave Your Legacy***. 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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