Dear Friends,

You have benefited from the Brandeis University's commitment to excellence in teaching and research. Today and Tomorrow, we are committed to providing important support for planning objectives, while also focusing on the future of Brandeis.

Thanks to the ongoing generosity of our alumni, parents, and friends, Brandeis continues to attract the top students and faculty in the world. We hope that they will go back to their countries and become influential leaders and help develop forward-thinking foreign policy,” says Jean, who speaks frequently with the Benjamin Fellows.

Along with important information about charitable gift arrangements that can benefit both you and the University, this publication is designed to tell you about some of the exciting developments on the Brandeis campus. It is our hope that you enjoy the new Brandeis Today and Tomorrow.

Sincerely,

Jehuda Reinharz, President
The Popular Gift Annuity! Simple and Safe

The most popular way of doing this is through the simple charitable gift annuity. With a simple contractual agreement, you can make a gift to Brandeis University and receive guaranteed lifetime payments for yourself or designated beneficiaries.

In return for a gift of a specified amount, we will pay you, or whom you designate, a stream of income for life. The payments are a fixed amount and generally depend on the number (age of two) and age (of the beneficiary). For instance, payments would be for an annuity payable for his or her life.

A charitable gift annuity offers a solution to both problems. It gives you the opportunity to receive a stream of income based on the full fair-market value of the asset, thus unlocking your investment. This is more than 50% more than the sell-invest strategy would have provided.

A $25,000 Gift Annuity

Example: Judy, 67, owns stock worth $50,000 that she has held for more than 12 months. When she dies, the annuity will generate an income-tax deduction of $8,310.17 — saving $17,600 in taxes in her 28% tax bracket invested at 5%. The stream of payments will yield $2,471.47 a year. In all, she will have $3,371.47 ($3,100 a year, and she will realize $2,375.00). Of the $2,375.00, $1,717.12 ($85,000) will be tax-free for the remainder of Judy’s life.

Annuity Tax-Free Charitable
Age % Payment Portion
75 5.5% $12,150 $40,491 $21,858.20
70 7.0% $14,700 $60,985 $42,274.80
65 8.0% $20,000 $82,594 $57,399.20
60 9.5% $25,150 $104,188 $74,000.00
55 11.0% $28,250 $125,782 $96,500.00

Increasing Spendable Cash

When you make an investment, you can “lock in” capital-gain tax rates. But when you die, it is too late, for you do not have the lifetime opportunity to reduce the capital-gain liability. In your will, you have discovered that there are ways to make substantial gifts yet receive substantial cash.

For a Dependable Relative with a Gift Annuity

If you add the cost of supporting a dependent to your everyday financial needs, the funds you need to preserve more income becomes even greater.

Example: Consider the case of Fred Martin, who helps support his 86-year-old mother with annual gifts of $6,000. Fred must earn $6,955 in his 8.5% marginal tax bracket to net the $6,000 he gives to his mother. He would like to make a significant gift to Brandeis but feels that demands on his income prevent him from doing so at this time.

After consulting with his attorney, Fred and Susan, a member of our staff, decide to create a charitable gift annuity. The option with 5%’s rate of return will yield $6,400 a year. He funds it with stock he has owned for more than 12 months. The charitable gift annuity deduction of $1,625 is immediately available as a charitable deduction on his income tax return. Fred’s mother’s income interest of $3,890 ($40,000 less $36,100) is a reportable gift for federal gift-tax purposes. However, his gift-tax annual exclusion and estate-tax exemption amount will offset any potential gift-tax liability. In her 25% tax bracket, Fred’s mother nets $9,862.

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<thead>
<tr>
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<tr>
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<td>60</td>
<td>$25,150</td>
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<td>55</td>
<td>$28,250</td>
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Please Send Me Information

• Gifts would like to receive a copy of your booklet, 'The Charitable Gift Annuity: Guaranteed Payments for Life.'
• Gifts would like more information about the Sachar Legacy Society.
• Gifts would like to know more about other planned giving options through bequests and trusts.
• Gifts would like a will review.
• Gifts would like to know more about an insurance policy trust.
• Gifts wish to receive a copy of a booklet, ‘The Charitable Gift Annuity: Guaranteed Payments for Life.’

Please consult your attorney, accountant, or financial consultant to discuss the legal or tax implications for your individual situation.

Further Information

Please consider your situation. These donors to Brandeis realize...
Giving to Augment Income

What would you do if you suddenly came into a million dollars? Most of us could come up with a ‘wish list’ fairly quickly. But, after satiating more pressing material desires, we would probably hire a financial advisor to invest the money to generate additional income.

So, when most people consider making a substantial charitable gift, their main concern lies not so much in parting with their funds or assets but in generating income from those assets.

Many of our donors have discovered that there are ways in which they can make substantial gifts yet receive spendable cash.

**The Popular Gift Annuity: Simple and Safe**

The most popular way of doing this is the so-called charitable gift annuity. With a simple contractual agreement, you can make a gift to Brandeis University and receive guaranteed income for yourself or designated beneficiaries.

In return for a gift of a specified amount, we will pay you, or whom you designate, a stream of income for life. The payments are a fixed amount and generally depend on the number (two or more) and age(s) of the beneficiaries. For instance, payments would be for an annuitant payable for his or her lifetime only if, let’s say, 70, because of the shorter life expectancy of the couple. In addition, to receive these payments, you must receive an income-tax deduction for a portion of your gift.

Example: Robert and Susan, aged 72 and 70, make a gift of $25,000 to support scholarships in return for an annuity of $1,900 per year as long as they live. The gift generates an income-tax deduction of $18,297.25. Better still, a portion of the annuity payment is tax-free. Of the $12,200 annual payments Robert and Susan receive, $8,550 is tax-free for both of their lifetime expectations.

In addition to these benefits, the gift annuity offers the opportunity to reduce your overall estate liability. The appreciated property is used to fund the annuity, and this reduced amount is payable over the donor’s life expectancy.

**Increasing Spendable Cash**

When you make an investment, you need to be prepared to lose all or part of your capital gain. With a charitable gift annuity, you have discovered that there are ways to make substantially larger gifts which will enable you to “unlock” your capital gains.

For instance, payments would be for an annuitant payable for his or her lifetime only if, let’s say, 80, a year, and then he or she retains a current income-tax deduction of $13,158.28 – saving $3,472.40 in taxes in his/her 28% tax bracket invested at 5%, the tax savings will yield $271.47 a year. In that case, he or she will have $3,371.47 in 5% charitable gift annuity deduction of capital gains tax-sheltered cash plus $271.47 annual more spendable cash than if she had retained the stock. This is more than 50% more than the sell-reinvest strategy would have provided.

A $25,000 Gift Annuity

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**Providing for a Dependent Relative with a Gift Annuity**

If you add the cost of supporting a dependent to your everyday financial demands, the need to preserve more income becomes even more pressing.

Example: Consider the case of Fred Martin, who has siblings and grandparents who are dependent relative. For simplicity, let’s assume that Fred’s grandparents are 85 and 80, make a gift of $25,000 to support scholarships in return for an annuity of $1,500 per year plus $8,527.25. Better still, a portion of the annuity payment is tax-free. Of the $8,527.25, $8,495.00 is a current income-tax deduction of capital gains tax-sheltered cash plus $32.25 annual more spendable cash than if he had retained the stock. This is more than 50% more than the sell-reinvest strategy would have provided.

For More Information

If you would like more information about gift planning with annuities or other planned giving opportunities, please call 1-800-333-1948 ext. 6409. To help with your planning, we would like you to have a complimentary copy of the booklet, The Charitable Gift Annuity: Guaranteed Payments for Life.

**Sachar Legacy Society**

In the last fifty years, Brandeis University has gathered an ever-increasing number of individuals who have included the University in their estate plans. These generous alumni and friends have joined the Sachar Legacy Society in honor of the late Dr. Abram Sachar, President of Brandeis.

The Sachar Legacy Society honors and recognizes individuals who have included that of Brandeis in their will. To become eligible for Sachar Legacy Society membership, an individual simply informs the University that bears his name. A renowned Andy Warhol portrait of the famed U.S. Supreme Court Justice has been donated to The Rose Art Museum at Brandeis by the Friedman family.

For More Information

If you would like more information about gift planning with annuities or other planned giving opportunities, please call 1-800-333-1948 ext. 6409. To help with your planning, we would like you to have a complimentary copy of the booklet, The Charitable Gift Annuity: Guaranteed Payments for Life. Please ask your attorney, accountant, or financial consultant to discuss the legal or tax implications for your individual situation.
The Popular Gift Annuity: Simple and Safe

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Example: Robert and Susan, aged 72 and 70, make a gift of $25,000 to support scholarships in return for an annuity of $1,500 per year as long as they live. The gift generates an income-tax deduction of $8,062.25. Better still, a portion of the annuity payable is tax-free. Of the $21,937.75 annual payments received by Robert and Susan receive, $835.50 will be reported as income for the couple's life expectancy.

A $25,000 Gift Annuity

Annuity Tax-Free Charitable Gift Annuity

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<th>Tax-Free Payment</th>
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<tr>
<td>85</td>
<td>$18,225.00</td>
<td>$8,900.00</td>
</tr>
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Increasing Spendable Cash

When you make an investment, you can invest it to grow. But if you do, then you are faced with the unpalatable prospect of a tax on your capital gain. For example, if you have owned stock for more than 12 months, any gain you realize on its sale of capital gain is subject to capital gains tax rates as high as 15%. The potential tax can leave you “locked in” to your investment. Instead of selling, Judy funds a charitable gift annuity with her stock. The annuity will pay her $3,800 a year, which at 5% will generate $76,000 in annual income.

Providing for a Dependent Relative with a Gift Annuity

If you are a Brandeis alumna or alumnus, please indicate your class year.

For More Information

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A Lifetime of Commitment

On one glorious spring day in the late 1970s, Robert Benjamin spent an unforgettable day with his own family and his Brandeis family—his two greatest passions in life.

Thanks to a rather unorthodox travel schedule, the then-chair of the University’s Board of Trustees was able to attend both his son’s graduation from medical school on Long Island and Commencement ceremonies at Brandeis.

Robert’s deep loyalty and affection for Brandeis extended to his wife, Jean, who recently joined the Sachar Legacy Society, an organization of individuals who have included the University in their estate plans.

Jean was the first Benjamin to forge ties with Brandeis. In the early 1950s, a neighbor invited Jean to join the local chapter of the Brandeis National Women’s Committee. She later became chapter president and visited the campus one summer with her son, Robert, chairman of United Artists.

The Benjamins were always involved with the United Nations—Jean was born in China and grew up in England—so it was only natural that they established the Robert and Jean Benjamin Fellowship Endowment in International Relations. The fellowship is awarded annually to graduate students in the field of international affairs.

“We hope that they will go back to their countries and become influential leaders and help develop forward-looking foreign policy,” says Jean, who speaks frequently with the Benjamin Fellows.

The Benjamins grew close with Brandeis founding president Dr. Abram Sachar. Robert joined the Brandeis Board of Trustees in 1967 and served as chair from 1977 until his death in 1979.

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As you read further in Brandeis Today and Tomorrow, you will discover how charitable gifts can work in harmony with your tax and estate plans. Such gifts can serve as a vital component of long-range estate and financial planning objectives, while also providing important support for the future of Brandeis.

Thanks to the ongoing generosity of our alumni, parents, and friends, Brandeis continues to attract the top students and faculty in the world.

Sincerely,

President

The Sachar Legacy Society Luncheon

More than 130 alumni, parents, and friends gathered to hear Professor Jonathan Sarna ’75 discuss his latest book, American Judaism: A History.

Left: Marjolyn Pokroski is presented her Sachar Legacy Society certificate by Nancy Winship, senior vice president for institutional advancement.

Right: Stanley Hatoff, chair of the Sachar Legacy Society Luncheon, and Marvin Gray

Fellow Genevieve Bohan Thelburg receives her Sachar Legacy Society certificate from Nancy Winship.

Fellow Stanley Hatoff and Thelma Linsey enjoy speaking with his cousin Jessica Goldings ‘06.

Fellow Stanley Hatoff presents Dana Robbins, a member of the National Women’s Committee, with her certificate.

Center: Aileen Cohen ’53 and Dr. Paul Newman with her certificate.

Center: Dr. Paul Newman and Selma Gordon

Fellow Hans Lopater and Mervin Gray

Right: Frank Lurie ’55 and Sammi Leuch-Chandler

Left: Robert and Jean Benjamin with their Sachar Legacy Society certificate.

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The Sachar Legacy Society was created in 1999 with the goal of enhancing the University’s Board of Trustees as a vital component of the Board’s mission to promote the University’s advancement.

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