



## Affirming Your Legacy

Through a Planned Gift at the MCV Foundation

### Information

There are many ways to leave a legacy to the talented students and faculty of the School of Pharmacy. We would be happy to discuss with you which method of support best meets your financial and philanthropic goals.

#### **VCU School of Pharmacy**

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#### **MCV Foundation**

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*The VCU School of Pharmacy and the MCV Foundation, its employees, and its representatives do not offer legal or financial advice. Prospective donors are urged to consult with an attorney, financial advisor, estate planner or accountant before making arrangements.*

**MCV Foundation**  
 **VCU**Health™



## Affirming Your Legacy

Creative Ways to Support the **VCU** School of Pharmacy on the MCV Campus





**T**hrough  
planned gifts,  
you create

a living legacy on the MCV  
Campus, forge an enduring  
partnership with the VCU  
School of Pharmacy, and help  
to shape its future. Whether  
you memorialize a loved one,  
support talented students,  
or underwrite pioneering  
faculty research, you choose  
how the School of Pharmacy  
will benefit  
from your  
generosity.



## **Donate Appreciated Securities**

Donating appreciated securities that you have owned for more than one year avoids capital gains tax and qualifies for a charitable income tax deduction for the full value of the securities.

## **Include a Bequest to the School of Pharmacy in Your Will**

Testamentary bequests to the School of Pharmacy are deductible for estate tax purposes and support our students, faculty and programs well into the future. Bequests may be structured in a number of ways: your bequest may be unrestricted, directed to a specific purpose, or it may establish an endowed fund in memory or in honor of you or someone else. If you would like sample bequest language, please contact us.

## **Name the School of Pharmacy as a Beneficiary of Retirement Accounts**

Upon death, retirement assets are generally taxed as income to the named beneficiary and included as a taxable estate asset. As a result, your beneficiary may ultimately receive only a fraction of the account's value. By naming the School of Pharmacy as your beneficiary, you can avoid these taxes entirely with 100% of your gift supporting your charitable intentions, and leave more tax efficient assets to your beneficiaries.

## **Make a Gift From Your IRA**

Commonly referred to as the Charitable IRA Rollover, donors who meet certain requirements may make charitable transfers from their Individual Retirement Account (IRA) directly to the MCV Foundation to support the School of Pharmacy. Please contact us to learn more.



## **Establish a Charitable Remainder Trust**

Funded with cash, securities, real estate or other appreciated property, and managed by a trustee you choose, charitable remainder trusts provide a lifetime income stream that is determined as a fixed amount (annuity trust) or as a percentage of the value of the trust, revalued annually (unitrust). You receive an immediate charitable income tax deduction for a portion of any gift you make to the trust. Upon termination of the trust, the accumulated principal or "remainder interest" goes to the School of Pharmacy.

## **Establish a Charitable Lead Trust**

A charitable lead trust allows you to transfer assets to future generations at a significantly reduced gift or estate tax cost, while providing annual payments to the School of Pharmacy for a term of years (or until the end of your or another's life). When the lead trust terminates, all remaining trust assets revert to non-charitable beneficiaries.