

Creating Futures

University of Colorado *Foundation*



Your Legacy: A Stronger CU
A Guide to Planned Giving



One way or another, the University of Colorado has made an enduring imprint on you. Maybe you, a colleague, or a family member have thrived thanks to a CU degree. Maybe you value CU’s impact on our community, culture, and economy. Maybe you have benefited from university research, technology, or services. Maybe you harbor affection for a special person, program, or place you encountered on our campuses.

No matter how you’ve been enriched by CU, you can **leave your own enduring imprint** on the university through a planned gift. It can pay dividends that leave tomorrow’s CU a better place for students, for faculty, for Colorado, and for the world.

We’ll Help You Choose the Right Path

There’s a planned gift to suit every circumstance. On these pages, we outline creative ways you can bolster CU’s future. Each giving strategy has distinct benefits for you and for the university. Our Gift Planning Group can guide you through the available choices, and help you **increase your legacy**.



For Handy Giving Tools, Visit our Website

Our Gift Planning website—cufund.planyourlegacy.org—features easy ways to understand and choose from the array of planned giving options. Using the Legacy Planner program, you can answer a few simple questions and receive tips tailored to your financial, estate, and philanthropy goals. Also find resources including frequently asked questions and a gift calculator at cufund.planyourlegacy.org.

Long-Time Professor's Gifts Provide Faculty Incentives

Professor Emeritus Mark Foster has written books on subjects including the history of baseball.



As history teacher, researcher, community advocate, department chair, and author, **Professor Emeritus Mark Foster** has devoted his life to CU Denver. “Professor Foster’s energetic lectures and discussions attracted students to his classes for decades,” said a nominating colleague for the University Medal, which Foster received in 2007.

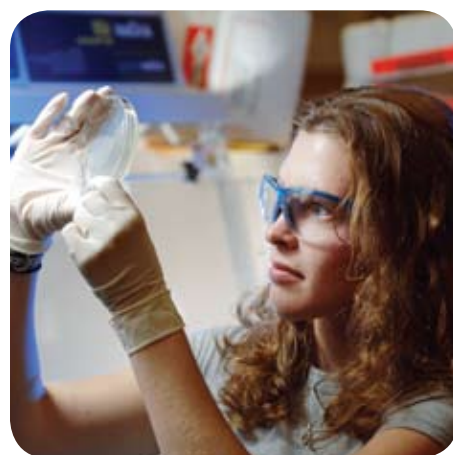
In retirement, he continues to give, pursuing a blended strategy that puts his money to work for CU today, and promises an enduring legacy for tomorrow’s social scientists.

Blending current support with a future legacy, Professor Foster made a cash gift to immediately promote research by history faculty, then an additional five-year pledge to spearhead a College of Liberal Arts and Sciences award for faculty achievement. He

also informed the CU Foundation of a substantial bequest for the history department—a revocable commitment that allows the university to plan ahead, and to recognize his generosity during his lifetime.

Professor Foster’s energetic lectures and discussions attracted students to his classes for decades.

As a history scholar and vintage-baseball aficionado, respect for the past has been a hallmark of Professor Foster’s career. As a philanthropist who values faculty excellence, he is fortifying CU’s path forward.



Blended Gifts Help CU Now, and Later

Often, your most rewarding strategy for supporting CU blends a current gift with a deferred gift (such as a bequest by will). This tailored approach can yield an ideal mix of retirement income, tax and estate benefits, and recognition of your generosity.

You Can Support CU Today

These gift options, which can provide you with significant tax benefits, help CU right away. Current gifts can be made in these categories:

CASH

Payment by cash, check, or credit card is the easiest way to help CU now. You can make checks payable to the University of Colorado Foundation, and specify on the check what you would like your gift to fund.

STOCK OR MUTUAL FUNDS

Donating publicly traded securities is a simple transaction. If your assets

have appreciated, you can “buy low and give high,” avoiding capital gains taxes and receiving a tax deduction. If you would like to give privately held stock or assets such as limited partnerships, contact the Gift Planning Group.

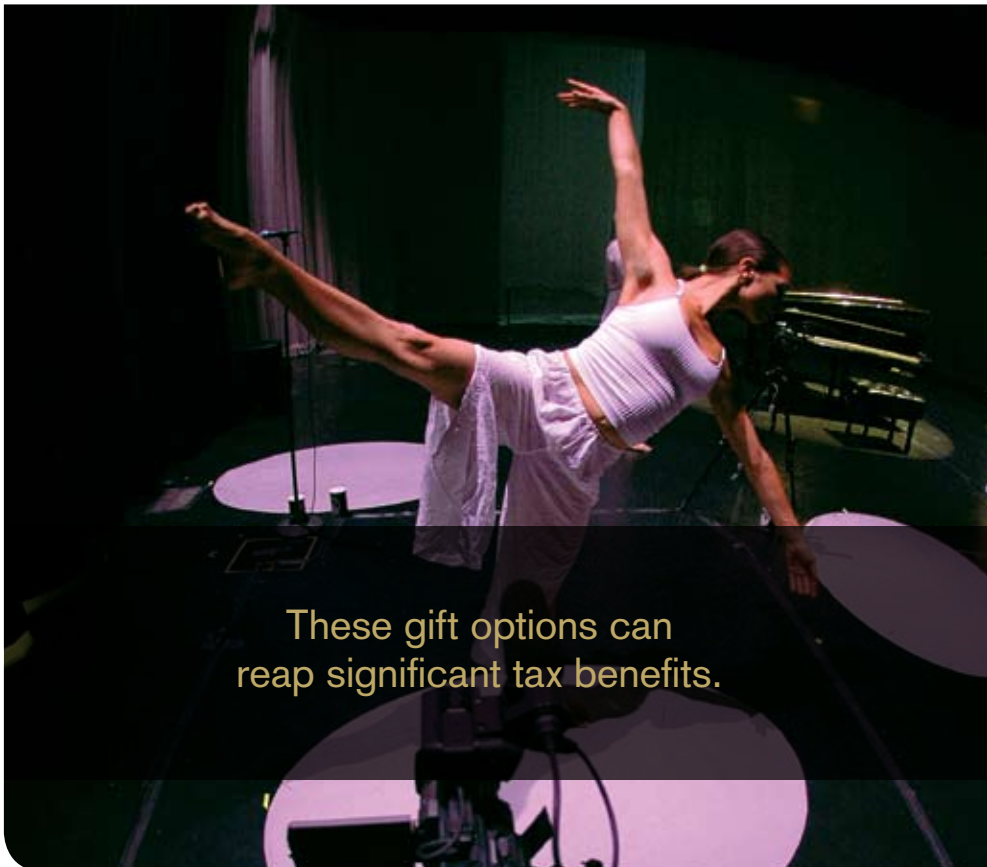
TANGIBLE PERSONAL PROPERTY

Turn unwanted valuables such as fine art or coin collections into assets for CU programs.

REAL ESTATE

Donate land, residential or commercial property, and avoid the hassle and

expense of ongoing upkeep. Or make a *bargain sale* of your real estate, selling it to the CU Foundation below appraised value, taking a tax deduction for the discounted amount, and keeping the cash.



These gift options can reap significant tax benefits.

Want to Help CU, and Retain the Principal for Your Heirs?

You can establish a Charitable Lead Trust with income-producing assets (such as real estate, or interests in a family limited partnership) and designate the CU Foundation to receive an annual income stream. After the end of the trust term, the trust principal transfers to your heirs—possibly free of gift tax.



Repaying the Favor and Maintaining Financial Security

At CU, **Al and Bobbie Knott** found a lifetime partnership, and a lifetime yen for engineering.

After graduating with a CU bachelor's degree in architectural engineering in 1955 and advanced degrees from Berkeley and Stanford, Al specialized

“We who have gone through CU have received a lot more than we've given.”

-Al Knott, donor

in “the Sherlock Holmes work of engineering”—testing and failure analysis. His firm, Knott

Laboratories, Inc. became a key player in forensic engineering and accident-reconstruction animation, garnering headlines for work on high-profile cases around the country.

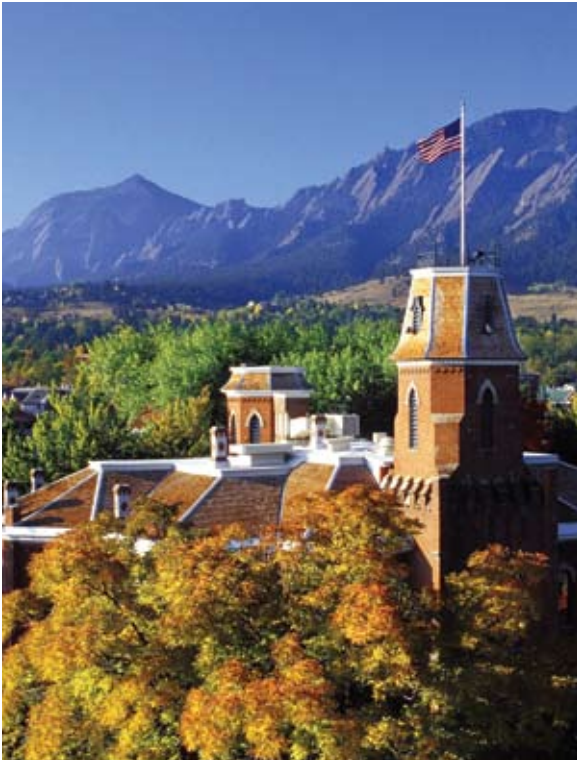
“I've received a lot of scholarships over the years,” Al maintains. “I've always felt an obligation to return the money I've been given.”

The Knotts wanted their contribution to fund scholarships. But they also wanted to maintain the resources they needed for their retirement. With the lifetime quarterly payments they receive from their charitable remainder unitrust, Al says, he could “guarantee that my wife was taken care of.” Eventually the trust, whose funds are managed by noted planned-

giving firm Kaspick & Company, will benefit students at both the CU-Boulder and UC Denver campuses.

“We who have gone through CU have received a lot more than we've given,” Al says. “My goal was to give back 10 times as much as I ever got. And we've made that goal.”





You Can Support CU Tomorrow— and Receive Income for Life

Some gift arrangements enable you to generate a lifetime income stream for you as well as select beneficiaries, if you choose. Your CU commitment will have a lasting impact down the road, and will yield quarterly payments to you and possibly significant tax and estate benefits.

CHARITABLE REMAINDER TRUSTS

These can be established with cash, securities, or real estate. You and/or select beneficiaries receive lifetime income from the trust, and a partial tax deduction right away. Upon your death or after a term of up to 20 years, the Foundation transfers funds for the CU purpose you designate. Choose from two basic types of Charitable Remainder Trusts:

- **For growth potential:** *Charitable Remainder Unitrusts* pay a fixed percentage of current trust assets annually. Your income distribution will vary.
- **For consistency:** *Charitable Remainder Annuity Trusts* pay a fixed percentage of the initial value of trust assets each year, providing a predictable income stream.

CHARITABLE GIFT ANNUITY

By setting up a gift annuity, you receive fixed payments for life from the CU Foundation. Your payments can begin immediately, or be deferred (to grow your gift value, and/or yield larger tax deductions and/or annuity payments).

POOLED INCOME FUND

Diversify your portfolio, earn life income and tax benefits, and contribute at a lower asset level. In a pooled income fund, your gift is pooled with those of other donors, with investment income divided proportionately among fund members. Upon your death, your share of the principal benefits CU programs.



Honoring A Daughter's Chosen Path

The Teresa McMahan Shulkin Scholarship Fund benefits fourth-year pharmacy students.



Eugene McMahan was a pharmacist's son, in an era when he and his siblings would stuff medication capsules for his father's practice—by hand.

“The CU Foundation Gift Planning Group did a very good job of informing me about various types of annuities.”

-Eugene McMahan, donor

Today's drug manufacturers provide their own capsule-stuffing, but Eugene nonetheless deemed this career path too difficult, opting for the “easier” path of geophysics. He proudly watched his daughter Teresa rekindle his father's profession,

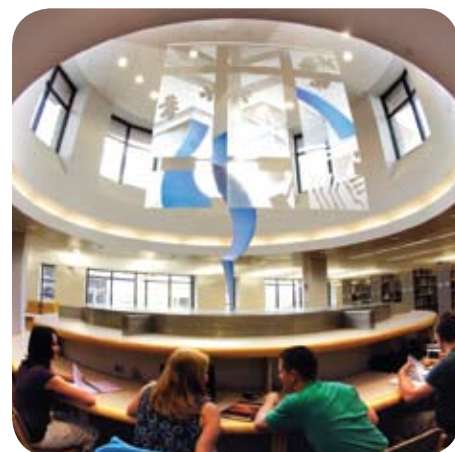
graduating from the CU School of Pharmacy in 1976. After Teresa died of lupus in 1993, Eugene wanted to honor Teresa's passion for helping and comforting others.

In 1994, Eugene's current gift established the Teresa McMahan Shulkin scholarship fund for fourth-year CU pharmacy students. In 2007, he supplemented this, using appreciated stock to add a charitable gift annuity, which will eventually enable the fund to cover a student's full year's expenses. “The CU Foundation Gift Planning Group did a very good job of informing me about differences between various types of annuities, bringing me up to date on the best route to take,” Eugene says.

Eugene bypassed much of the capital gains tax he would have paid on the

stock, and earned a tax deduction for establishing the annuity. He can keep his quarterly annuity check as income, or—as he has chosen to do—give back now to the scholarship fund to increase its impact.

Best of all, the gift enables Eugene to pay tribute to his daughter's passion. “I knew that Teresa would be very pleased,” he says. “It helps me with her memory.”



A Zest For Lifelong Growth

A recent trip to Geneva, Switzerland reminded Peter Henning yet again of the value of lifelong learning, and the need to bolster the next generation of scientific minds.

“I visited the Large Hadron Collider—it’s the talk of the physics world today,” he says. “Seeing this, the world’s highest-energy particle accelerator, made me realize that the physics I learned in the ’60s is completely outmoded today.”

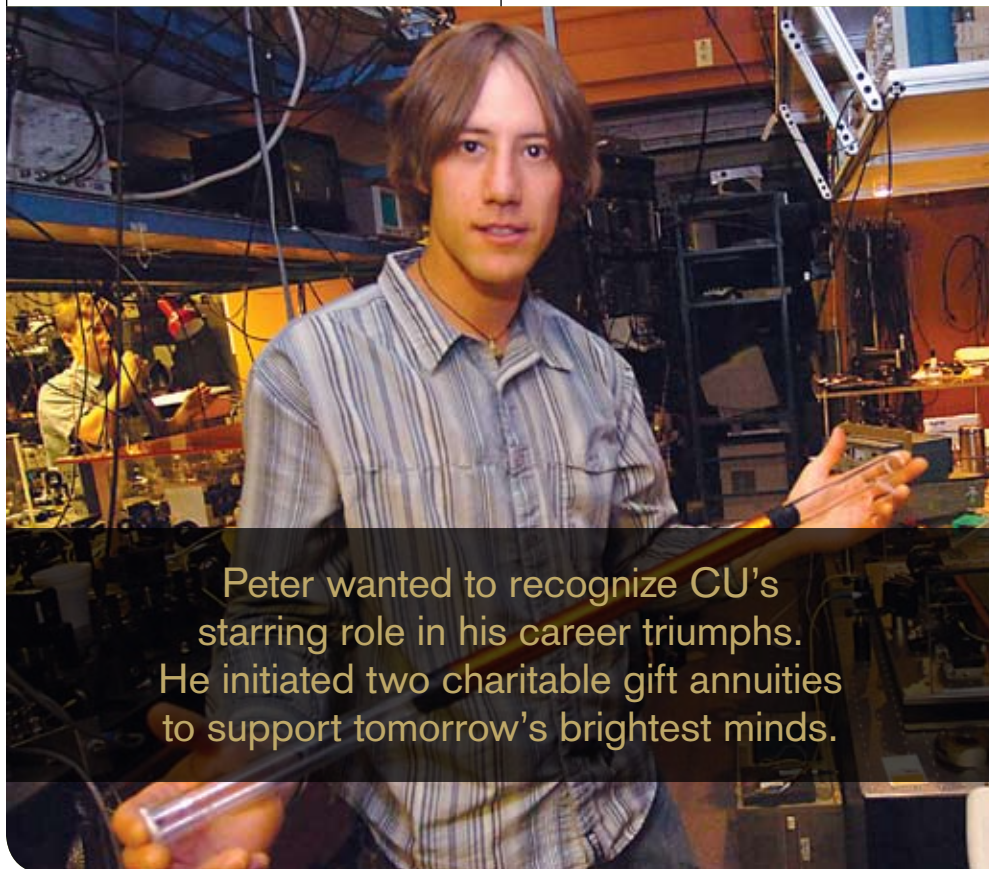
Peter’s career path reflects a zest for continued growth. Though a high

school valedictorian, he initially forsook college to help manage his family’s dairy farm. He quickly earned industry respect—by age 26 he was director of the American Jersey Cattle Club board. But a passion for the sciences brought him to Boulder for a doctorate in nuclear physics, which he earned in 1964.

After spearheading radiation-technology breakthroughs and later success developing commercial real estate, Peter wanted to recognize CU’s starring role in his career triumphs. He initiated two charitable gift

annuities, simple steps that provide him with income for life while helping the physics department develop more groundbreaking scientists. In 2008 the CU Alumni Association awarded Peter the George Norlin Award for lifetime achievement.

“After working very hard for years and getting my PhD, I felt it was a super program I had entered at CU,” Peter says. “In the last several years, they’ve won three Nobel Prizes—no small feat! That speaks to the excellence of the teaching in the physics department.”



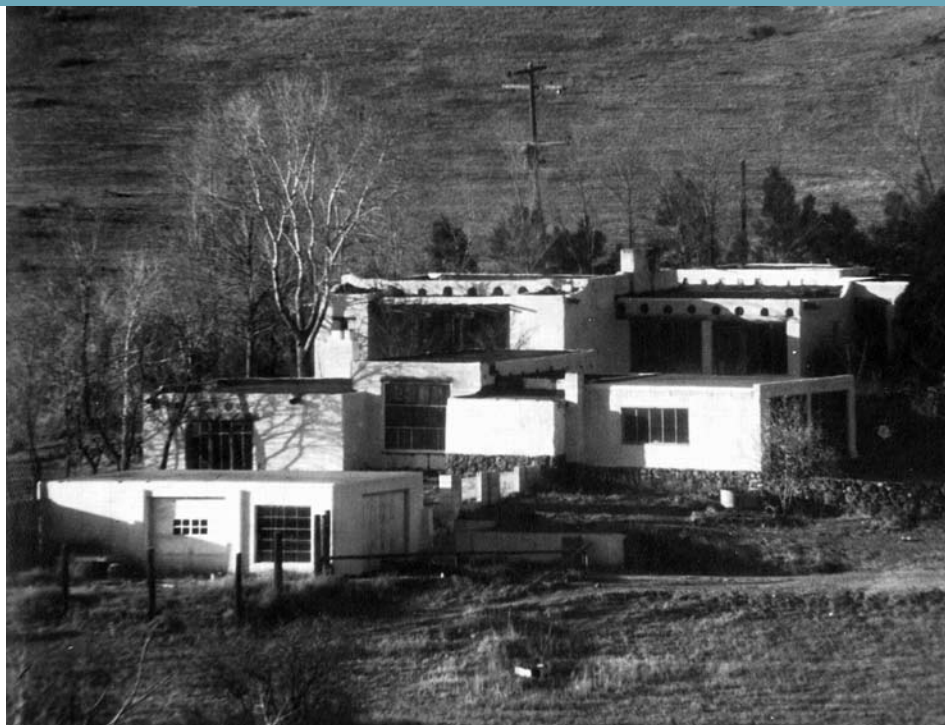
Peter wanted to recognize CU’s starring role in his career triumphs. He initiated two charitable gift annuities to support tomorrow’s brightest minds.

Profit From Superb Funds Management

The CU Foundation offers the planned-giving financial services of industry leader Kaspick & Company. With more than \$4 billion in assets under management, Kaspick & Company executes sophisticated portfolio management strategies used today by leading university and nonprofit endowments. Keeping your funds under strong and secure management helps CU reap maximum benefit from your gift.

A Real Estate Gift Allows a Community Treasure to Live On

Once a private home, the Heller Center for Arts and Humanities at UCCS is fertile ground for cultural exploration.



Throughout the 20th century, Dorothy and Larry Heller's spacious property, in the shadow of Eagle Rock next to the University of Colorado at Colorado Springs's main campus, was an artistic and intellectual oasis. Scores of visitors would gather there to share their mutual affection for the arts and for the West.

When nearby residential development threatened to encroach on the area's natural charms, Dorothy preserved the land's natural beauty and the family's liberal-arts ideals by bequeathing the ranch parcel, several structures, and their architecture and art collections to UCCS in 1999.

Thanks to this generous bequest, today's Heller Center for Arts and

Humanities campus is fertile ground for cultural exploration by the community within and beyond the university. The 34-acre land parcel has undergone an ambitious recent renovation (with bequest support from local teacher Betty Taylor) centered around the original adobe house, and featuring artist studios, performance space, a visitor's center, and open space for environmental studies.

Just as painter and sculptor Larry Heller transformed the raw materials of bronze and paint into artistic beauty, the center that bears the Heller name testifies to how a planned gift can turn a cultural gathering place into something far more than the sum of its parts.

Heritage Society Honors, Connects Donors

Planned-gift donors are recognized with membership in the Heritage Society. While you may remain anonymous if you prefer, we are pleased to be able to recognize the benefactors who fuel CU's future.

“A Win-Win Situation” for Donor and CU



Trude Hembree

When Trude Hembree attended the College of Nursing in the early 1950s, the college lent her money for tuition, with an incentive: If Trude maintained a high enough academic average, she would only have to pay back half of it.

Over 50 years later, Trude was confident she would not need the full sum of her retirement funds. So she established a Gertrude Kahmeyer Hembree Nursing Endowment with an initial outright gift, which provides immediate College of Nursing scholarship support. Additionally, she has committed to a bequest of remaining IRA assets that she hopes will someday fully fund an endowed chair in memory of her husband and parents, Robert Drew Hembree and Ray and Clara Kahmeyer.

By giving in this “blended” way, Trude will help CU today and tomorrow, while ensuring her own financial security in retirement. In fall 2008, the first Hembree scholarship was awarded on the Anschutz Medical Campus. “I think it’s a win-win situation,” she says.

“I felt the university made an investment in me. I think it was a good investment. And I wanted to invest back in them.”

-Trude Hembree, scholarship donor

It’s more important than ever to fund tomorrow’s medical professionals, especially given our nursing shortage and uncertain health care landscape, Trude says. Giving in this way allows her to help contribute to wellness solutions, even in retirement. “I wish I could still go out and work 40 hours a week,” she says. “I can’t. But this is something I can do. It’s very satisfying.”



University of Colorado nursing students



The University of Colorado Hospital at the Anschutz Medical Campus



Support CU Through Your Will

A bequest is a promise, written into your will or living trust, to give a portion of your estate upon your death. You may change your bequest at any point during your life. By making your intent known to the University of Colorado Foundation, we can plan for the future, and recognize your generosity in your lifetime. Your estate may eventually be eligible for an estate-tax deduction. Bequest types include:

SPECIFIC BEQUEST

You can directly specify a percentage of your estate, or a dollar amount in cash, securities, or retirement assets, as a gift to the CU Foundation.

RESIDUARY BEQUEST

You can allocate the remainder of your estate to the CU Foundation.

CONTINGENT BEQUEST

You can make the CU Foundation a secondary beneficiary if a primary beneficiary predeceases you.

Sample bequest language:

Consult your attorney for advice tailored to your situation: *“I give, devise, and bequeath, to the University of Colorado Foundation, a Colorado nonprofit corporation, (insert dollar amount, percentage of estate or exact description of property to be devised) for the benefit of the (specific program, college, or school) at the University of Colorado.”*

Make a Gift of Your Home, Without Losing a Place to Live:

Through a Retained Life Estate commitment, you can donate your residential real estate, gain an immediate tax deduction, and continue to live on the property until your death.

Start Planning Your Gift Today

As the planned giving resource for the University of Colorado Boulder, Denver, and Colorado Springs campuses, we are happy to assist with information and ideas to help you create a planned gift. Conversations with us are confidential, and we are always available to work with you and your personal adviser. Contact us today to plan a legacy gift that will help the University of Colorado continue to thrive.

Consult Your Personal Advisors

While the Gift Planning Group can show you many options and help match funding opportunities to your interests, there is no substitute for obtaining your own independent financial and legal advice. Even if you don't intend to give now, astute estate, tax, and legal counsel will align your interests with the optimal approach. None of the information contained in this document is intended to provide tax or legal advice.



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