



Boston University
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SPRING 2017

BU LEGACY

—The Power of Planned Giving—

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The BU Alumni App is the fastest and easiest way to network from anywhere in the world – and it’s about to get better! The app combines your LinkedIn profile and information you’ve shared with BU into one super-duper powerful tool, allowing you to find Terriers in your industry and near your business address!

“I grew up in a family of doctors, but I realized when I was very young that I was more interested in the elegant, delicate designs I saw everywhere. I wanted to study art!

BU was my dream school. And my scholarship has given me confidence in myself. Studying at BU has brought me a bright new view of the world!

If I could say one thing to my scholarship donor, it would be a sincere thanks ... this experience has already changed my life.”

Cynthia Zhao (CFA'17)

Boston University Planned Giving

BU PLANNED GIVING OFFICE
800-645-2347
bu.edu/plannedgiving

“This chance to study at BU has brought me a bright new view of the world!”



Cynthia’s scholarship was funded by a bequest. To learn more about how you can support a student like Cynthia through a planned gift, contact the **Planned Giving office** at 800-645-2347 or opg@bu.edu, or visit bu.edu/plannedgiving.

Education is a gift. Pass it on.

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ENSURING BU CONTINUES TO ENCOURAGE CRITICAL THINKING

P. O’Dea Coughlin came to the Boston University School of Public Health (SPH) because she was enthused by the School’s plans—its curriculum, its philosophy, and the fact that it was new.

“Although I will always be faithful to my other schools, SPH will remain in my heart as the place where—at the age of 38—I finally learned how to think,” she says today. “The reason? The professors. It was a young school, and we were all pioneers together. It exuded a family atmosphere where professors were friends and mentors.”

In recent years, O’Dea has served on SPH’s Alumni Board and its Board of Visitors. She is a loyal donor to BUSPH and has

made a bequest intention to the School.

“Other than considering for my two grandchildren, it goes without question that I must provide a portion of what I will leave to the School so that others will also learn how to think. Times have changed after all of these years, but we need to foster thinking which leads to creativity, ideas, and devotion which makes this a better world.”

She adds: “I hope that those graduates who read my reflections will consider bequests to the School. Many of us never got jobs that made us millionaires, but our education made us another type of millionaire. We need to share this opportunity with others.”



P. O’Dea Coughlin
(SON’73, SPH’79)

MAKE YOUR GIVING GO FURTHER

As you support the excellent mission of Boston University, you might be interested in ways to increase your impact. By combining different giving tools together, you can multiply the difference you make.

You may already be making annual gifts to BU. We appreciate your support! Here are some ways your annual gifts may be combined with other opportunities to make your support go even further:

- In addition to your annual gifts, you can make a single gift to fund a **charitable gift annuity** or **charitable remainder unitrust**. You will receive lifetime payments and tax savings.
- You can add a **bequest** in your will to endow your annual gifts and ensure that your legacy of support continues.
- Another way to help us beyond your regular annual giving is with a **charitable life estate**. You can give your home to BU, remain living there and receive tax benefits.

When you think about all of the tools available to you, you can do more than you might have thought possible. By adding an estate or life income gift to your annual giving, you can benefit from lifetime payments and tax savings.

Call or email us to learn how we can help you combine your giving in a way that helps to meet your objectives and supports the BU people, programs, and priorities that matter to you.

MAKE A GIFT AND RECEIVE PAYMENTS FOR LIFE

Here are two ways you can make a gift to support BU and receive cash back every year for as long as you live.

A **CHARITABLE GIFT ANNUITY (OR CGA)** is a simple arrangement in which we promise to make payments to you in exchange for your gift to us of cash, or an appreciated asset. No matter what happens with the economy, your payments are secure and fixed at a rate that will never change.

A **CHARITABLE REMAINDER TRUST (OR CRT)** is similar to a CGA but offers you more options. You can receive payments for your lifetime or for a term of up to 20 years. The payment amount may vary with the trust's performance or be fixed similar to a CGA.

In addition to lifetime payments, both plans provide the following tax benefits:

- An income tax deduction in the year you make your gift. Potentially lower estate taxes (if your estate is taxable).
- Capital gains avoidance if you give appreciated assets.

With the CGA or CRT, you can have the fulfillment that comes with supporting a cause you care about while achieving your personal and financial goals.

CONTACT US
for a free illustration of one
or both plans including your
potential payments
& tax savings.



CHARITABLE BEQUEST

Creating a will is an important step in your life journey. It's your opportunity to plan how you will benefit your family, friends and charitable organizations after your lifetime. Including a gift in your will, often called a bequest, is a great way to support the future of BU without giving away any of your assets today. A **CHARITABLE BEQUEST** is a gift that can be changed at any time, if your circumstances change.

Here are some ways you can support BU with a charitable bequest through your will or trust:

- Make a gift of a specific dollar amount.
- Make a gift of a percentage of your estate.
- Leave us the remainder of your estate after you have provided for your heirs.
- Gift us an asset such as a vehicle or artwork.

Support BU with a charitable bequest without writing a will

Most of your wealth may be invested in your home, a bank or other investment accounts. These assets can all be transferred to your loved ones or benefit BU without you ever writing a will. By making a simple change, these assets simply pass automatically at your death to the beneficiaries you select.

- **LIFE INSURANCE** — Complete a beneficiary designation form, designating a person or BU for your life insurance policy.
- **IRA** — Complete a beneficiary designation form to benefit BU and the people most important to you. Many administrators now make these forms available online.
- **INVESTMENT, CHECKING AND RETIREMENT ACCOUNTS** — List your loved ones or BU as payable on death beneficiaries on a form provided by your account administrator.

CHARITABLE LIFE ESTATE

Transfer your personal residence or farm to BU and retain the right to use the property for your lifetime. Here are some of the benefits of a **CHARITABLE LIFE ESTATE**:

- Receive a federal income tax deduction for the value of the remainder interest in your home or farm.
- Preserve your lifetime use and control of your home or farm.
- Create a life estate based on more than one life. This will preserve the use of the property for you and a loved one, such as a spouse or dependent child.

To learn more about all of the gift options highlighted in this newsletter, please visit bu.edu/plannedgiving.

Please note: Boston University is a tax-exempt public charity and does not provide tax, legal, or financial advice. Any document or information shared by our staff is intended to be educational and informational. BU strongly encourages all of our benefactors to seek counsel from their own legal and financial advisors. Please know that any information or documents shared by the Development staff cannot be used to avoid tax-related penalties.