



UNIVERSITY of MARYLAND  
BALTIMORE

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220 Arch Street, 13th Floor,  
Baltimore, MD 21201



Place  
stamp  
here

Office of Philanthropy  
University of Maryland, Baltimore  
220 Arch Street, 13th Floor  
Baltimore, MD 21201

*The* SAVVYDONOR  
SMART GIVING NEWSLETTER



**INSIDE THIS ISSUE:**  
**EXPERIENCE THE FREEDOM OF CHOOSING WHEN YOUR INCOME BEGINS**  
**MAXIMIZING IMPACT: CRAFTING YOUR PHILANTHROPIC LEGACY WITH BLENDED GIFTS**  
**STOCK TRANSFER INSTRUCTIONS**

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Contact us at **877-706-4406** to get started.  
[umaryland.edu/gift-planning](http://umaryland.edu/gift-planning)

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SPRING 2024



## EXPERIENCE THE FREEDOM OF CHOOSING WHEN YOUR INCOME BEGINS

A charitable gift annuity offers a multitude of benefits: an immediate charitable deduction, supplementary income, and the gratification of supporting your chosen cause. But what if you could enhance these benefits further? Imagine having the flexibility to decide precisely when your payments commence.

By deferring annuity payments, you unlock the potential for a higher payout rate. If immediate income isn't a necessity, you can handpick a future date to kickstart your payments, or opt for a Flexible Start-date Gift Annuity through the University of Maryland Baltimore Foundation (UMBF).

Here's how it works: You contribute to UMBF today, securing an immediate income tax charitable deduction, and then receive regular payments starting on a date of your choosing. You have the liberty to postpone payments indefinitely, reaping larger payouts the longer you wait. Plus, a significant portion of your income may even be tax-free for a period.

Alternatively, if you prefer not to pinpoint an exact start date, UMBF can provide a schedule

based on when you decide to commence payments. Postponing payments yields more generous returns over time.

Once you elect to receive payments, they remain consistent throughout your lifetime. Deferred gifts like these empower donors to tailor payment schedules according to anticipated needs.

"As a School of Law alum, I found that starting my charitable gift annuity later in life was the right choice for me. It's about making an early commitment to your charitable beneficiary." - Eric Peltosalo, '74

Rest assured, the income you'll receive from UMBF is backed by the solid assets of the University of Maryland Baltimore Foundation, shielding you from stock market volatility. Payments can be conveniently deposited directly into your preferred account.

To explore whether this gift aligns with your financial goals, please reach out to **(410) 706-5911** or email [giftplanning@umaryland.edu](mailto:giftplanning@umaryland.edu). We're delighted to provide a personalized illustration for your consideration.



# MAXIMIZING IMPACT: CRAFTING YOUR PHILANTHROPIC LEGACY WITH BLENDED GIFTS

Looking to make a difference for your school or program? There are numerous ways to show your support, from straightforward cash donations to strategic asset contributions that can maximize your impact while minimizing tax implications. Consider blending legacy gifts with immediate donations to witness the impact firsthand and enjoy the benefits of both outright and deferred gifts.

While donating cash may seem straightforward, being strategic with asset choices and timing can often yield more advantages. A legacy gift, such as a charitable bequest or beneficiary designation, offers a lasting way to impact the program or school you support. However, combining it with an immediate gift allows you to see the impact in real-time. Creating an endowment today that can be bolstered by continued lifetime giving and a bequest is a common strategy among donors.

### Here's how it works:

Imagine Michael, passionate about empowering future students but concerned about immediate costs. He crafts a blend of gifts to UMBF (University of Maryland Baltimore Foundation, Inc.):

- Michael commits to \$10,000 yearly for five years, establishing a named scholarship endowment. This provides reliable long-term support for scholarships and the school he supports, and creates a legacy of Michael's desire to support students.
- Later, aged 70½ or older, Michael opts for Qualified Charitable Distribution contributions from his IRA directly to his fund, sidestepping income tax on withdrawals.
- When Michael creates or revises an estate plan, he might consider naming UMBF and his scholarship the beneficiary of a retirement plan or including UMBF in his Will, providing an additional boost to his endowment at the end of his life and having a more beneficial impact on students.

Let's delve deeper into Michael's example to illustrate the benefits of blended giving. By pledging \$10,000 annually for ten years, he not only establishes a strong foundation of support for future students but also ensures a predictable stream of funding for years to come. Moreover, by leveraging Qualified Charitable Distributions from his IRA later in life, Michael optimizes tax benefits while continuing to contribute to his fund. This multi-faceted approach allows him to maximize his impact while minimizing tax liabilities. Additionally, by naming UMBF as the remainder beneficiary of his retirement account, Michael safeguards the long-term health and impact of the scholarship.

As you plan your contributions, consider a mixture of gifts and funding sources to help you fully realize your philanthropic goals. Whether you prioritize long-term sustainability or immediate impact, blended giving offers flexibility and effectiveness in achieving your desired outcomes.

Please contact **(410) 706-5911** or [giftplanning@umaryland.edu](mailto:giftplanning@umaryland.edu) to learn about the many ways you can support UMB with your estate plan.

THE UMBF OFFICE OF PHILANTHROPY HELPS DONORS MAXIMIZE GIVING TO THE UNIVERSITY OF MARYLAND SCHOOLS OF MEDICINE, LAW, DENTISTRY, PHARMACY, NURSING, SOCIAL WORK, AND GRADUATE SCHOOL THROUGH TAX-EFFICIENT STRATEGIES AND OTHER OPTIONS BENEFICIAL TO THE DONOR. PLEASE NOTE THAT THIS INFORMATION IS FOR ILLUSTRATIVE PURPOSES AND IS NOT INTENDED AS TAX OR LEGAL ADVICE. PLEASE VISIT [www.umaryland.edu/gift-planning](http://www.umaryland.edu/gift-planning) OR CONTACT THE OFFICE OF GIFT PLANNING AT 877-706-4406 OR [giftplanning@umaryland.edu](mailto:giftplanning@umaryland.edu).

# STOCK TRANSFER INSTRUCTIONS

The following information is required for the transfer of stock by the Depository Trust Company (DTC) to the University of Maryland Baltimore Foundation (c/o University System of Maryland Foundation), via your broker or bank.

Please note you MUST contact the Office of Philanthropy Operations prior to making a gift of securities to ensure receipt of your gift. Without advance notification, we cannot guarantee that Northern Trust will accept the transfer. Thank you for your cooperation.

**Bank Information:** The Northern Trust Company Trust Department  
**DTC Participant #:** DTC #2669  
**Reference:** 26-57648, University System of Maryland Foundation-Gift Account

Please ask your broker or bank to include their name in the transmittal and ensure that the following information is included in the transmittal from the broker to the Northern Trust Company:

Donor name: \_\_\_\_\_  
 School/Division that the gift supports: \_\_\_\_\_  
 UMBF, Inc. fund name and/or account number: \_\_\_\_\_

If you would like to use stock to fund a charitable gift annuity, please contact the Office of Gift Planning.

Kate Ostrowski  
 Associate Director,  
 Foundation Operations & Compliance  
 410-706-1624  
[kostrowski@umaryland.edu](mailto:kostrowski@umaryland.edu)

*\*Note that stocks received after 6:00 p.m. will be valued at the average high/low for the following business day.*



"My ability to adapt is the key to my success."

CartoonStock.com



\_\_\_\_\_  
Name(s)

\_\_\_\_\_  
Address

\_\_\_\_\_  
City, State, Zip

\_\_\_\_\_  
Home Phone

\_\_\_\_\_  
Other Phone

\_\_\_\_\_  
Email Address

For confidentiality, tear, fold, tape and return.

### I am pleased to inform you that:

- I have included UMBF in my estate plans.
- I am considering including UMBF in my estate plans.

### Please send me information on the following:

- A gift by will or trust
- Gifts of retirement plan assets
- Flexible deferred gift annuity
- Other ways to give

If you have any questions, contact

**John McKee, MA**  
**Associate Vice President,**  
**Philanthropy**  
**877-706-4406**  
[giftplanning@umaryland.edu](mailto:giftplanning@umaryland.edu)

Visit us at [umaryland.edu/gift-planning](http://umaryland.edu/gift-planning) to learn more.