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FORESIGHT

Leave a legacy.



A Series of Fortunate Events Leads to Dentistry Bequest

Larry Napolitano considers himself, in most ways, a lucky man. His professional path has brought him joy and stability and enabled him and his wife, Valerie, to include generous charitable bequests in their estate plan and give back to the institutions that have helped them.

Growing up in Milpitas in a working class family, Larry expected to follow in his teamster father's footsteps. Instead, inspired by his family's dentist, Richard Cooley, DDS, he decided to pursue a career in dentistry.

"Although my parents didn't emphasize education, selfactualization was a theme for my father," he says. "Reaching my potential and being my own boss were important to me."

He earned a bachelor's degree with honors in biochemistry from San Jose State. By the time he arrived at the UCSF School of Dentistry, Larry was already married and had a young son. The schedule was "crushingly busy," he says, but with Valerie's support and sacrifice, he was able to take advantage of everything the school had to offer.

"I found the experience challenging, but the instructors and environment were exceptional," Larry says. "I knew I was at the pinnacle of higher education." As he was preparing to graduate, the dentist who shared offices with Dr. Cooley was leaving. Larry bought the practice and has now been in that location for 31 years.

In 1994, Larry once again turned to UCSF, when Valerie was diagnosed with oligodendroglioma, a low-grade brain tumor. She has received care at UCSF over the ensuing decades from neuro-oncologist Michael Prados, MD, Neurological Surgery



grandchildren Martin, 5, and Mary, 6 At left: Dean John D. B. Featherstone

We aim to prepare our students for the real world of their profession and the highest standards of practice. Generous gifts like the Napolitanos' help us meet that goal and send a terrific message to our students that our graduates support them.

John D. B. Featherstone, MSc, PhD, dean of UCSF School of Dentistry

Department Chair Mitchel Berger, MD, and others, and her tumor has been kept in check through periodic surgery.

In gratitude for this care and for the education that enabled Larry's professional success, the Napolitanos have included bequests in their estate plan for dentistry and neuro-oncology programs at UCSF. Their School of Dentistry bequest will establish the Larry and Valerie Napolitano Endowed Fund for Oral Health Clinical Mastery.

Larry says he and Valerie have long planned to leave a bequest for UCSF. "With the many gifts I've been given, I'm happy to give back."

PHOTOS: David Hand and courtesy Larry Napolitano

We'd like to hear from you – For more information about making a planned gift, please complete and return this tear-off reply card or call the UCSF Office of Gift & Endowment Planning at 415/476-1475.

Please contact me about making the following type of gift:

NAME (please print)		Retirement Assets
		Real Estate
ADDRESS		— 🗌 Life Insurance
		Personal Property (antiques, artwork, jewelry, etc.)
		Stock/Mutual Fund
CITY	STATE ZIP	Life Income Plan (i.e., Charitable Trust, Gift Annuity, Pooled Fund), <i>please specify:</i>
EMAIL		The Heritage Circle is an honorary society for those who have included a gift to UCSF as part of their estate plan.
()		\Box I have included a gift to UCSF in my estate plan.
() TELEPHONE		— Please send me information about becoming a member of the Heritage Circle.
		B208



UCSF

Plan a gift and make a difference.



Ways you can make a gift to UCSF while continuing to benefit from your assets during your lifetime

Charitable Remainder Trust

A tax-efficient way to convert low yielding or non-income producing property into a diversified portfolio that provides you or a loved one with annual income

If you irrevocably transfer an asset – such as cash or appreciated property – to a charitable remainder trust with the UCSF Foundation as trustee, you and/or a loved one can receive annual income either for a set term of years (not to exceed 20) or for your lifetime. The amount of income you receive will depend on the trust's annual payout rate, the size of the trust, and the type of trust you choose.

■ A charitable remainder unitrust pays out a fixed percentage of the trust's value, as revalued annually.

■ A charitable remainder annuity trust pays out a fixed dollar amount each year.

On termination of a charitable remainder trust, the residue comes to UCSF to be used as you've directed.

Charitable Gift Annuity

Provides you or a loved one fixed payments for life and valuable support for UCSF in the future

With a charitable gift annuity you can receive a fixed stream of income (some of which will be tax-free) for your lifetime and also be eligible for a charitable income tax deduction.

Some donors choose to fund their gift annuity now but defer receipt of payments until some point in the future, such as when they retire. This enables them to receive a current income tax deduction and also a higher annuity rate; the longer income payments are deferred, the higher the annuity rate will be.

Charitable Gift Annuity Sample Rates (Single life only)

AGE	ANNUITY RATE
65	4.7%
70	5.1%
75	5.8%
80	6.8%
85	7.8%
90	9.0%

Bequest

A way to make a significant gift at no cost to you during your lifetime

A bequest can consist of cash, securities, or real property. You can leave a bequest to UCSF by including appropriate language (see sample at right) in your will or trust, or by designating UCSF as a beneficiary of a retirement plan or insurance policy. You can continue to use your assets and can even reconsider leaving a bequest at all should your circumstances change. *In this way, a bequest can be the most flexible gift plan of all.*

If you've already included a bequest to UCSF in your estate plan, we thank you and hope you will let us know so that we can send you an invitation to join the Heritage Circle, our legacy society.

Sample Bequest Language

"I give to the University of California, San Francisco Foundation, a California nonprofit public benefit corporation, [the sum of \$_____] [the residue of my estate] [_____% of the residue of my estate] to be used as directed by the Chancellor."

Retained Life Estate

You deed real property to UCSF but retain the right to continue using it for the rest of your life

A retained life estate often generates a sizeable current charitable income tax deduction and yet very little actually changes for you. You can continue to use the property as you always have, whether it is your primary residence, a vacation home, or a farm property.

For more details about any of these gifts, please contact the UCSF Office of Gift & Endowment Planning. Tel: 415/476-1475 • Email: giftplanning@ucsf.edu • http://support.ucsf.edu/trustsandbequests

Consult your attorney about the applicability of the legal principles herein to your own situation.



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