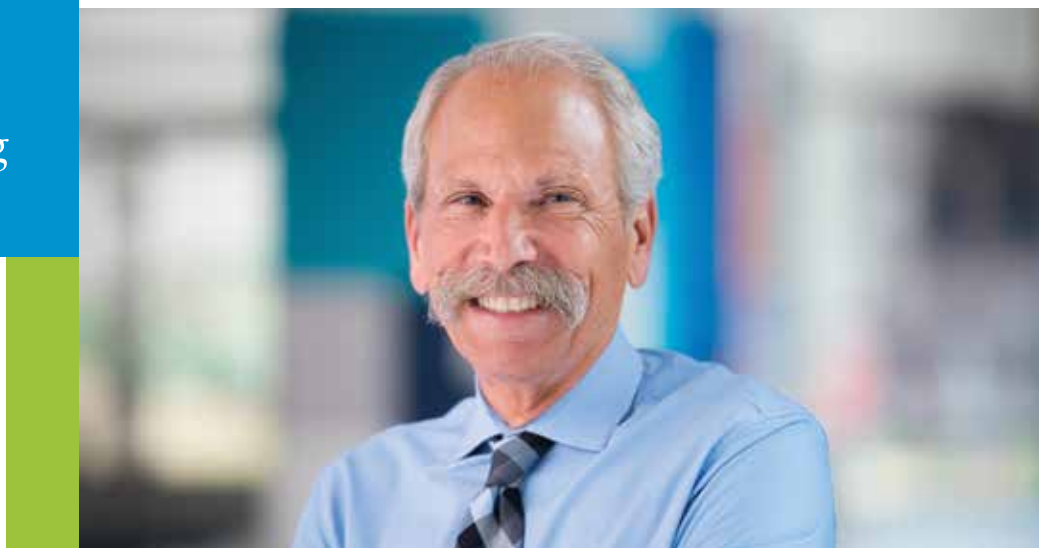


SPRING / SUMMER 2019

Foresight

A Guide to Financial &
Charitable Gift Planning

UCSF



Dear UCSF School of Pharmacy Family and Friends:

The UCSF School of Pharmacy looks forward to 2019 and to the discoveries and accomplishments it will bring. As a UCSF resident alumnus, faculty member, and now School of Pharmacy dean, it's clear to me here at UCSF that it's the people—their passion for change and their unwillingness to accept the status quo—that distinguishes this School. You won't find a more inspiring group of people in this School than our PharmD and PhD students.

While the UCSF School of Pharmacy continues to be a top-ranked school—and part of an institution with a global impact attracting the world's most exceptional students—it is only through the generosity of our donors that we are able to meet our students' growing financial needs.

Investments in scholarships and fellowships provide our stellar professional and graduate students the freedom to pursue their careers without crushing debt.

One example of such a transformative gift was made by School of Pharmacy supporters and visionaries Don and Frances Brodie. In their desire to support students, Don and Frances made a bequest to the School of Pharmacy Endowed Scholarship Fund—creating a lasting legacy for the next generation of students. Every year this fund supports deserving doctor of pharmacy students; and

this year's recipient was Troy Santos, a third year. Troy's goal is to become a university professor where he can practice, teach, and conduct research.

Support, such as that from the Brodies, reduces economic barriers to allow tomorrow's champions, innovators, and breakthrough thinkers to pursue their passions.

A significant “ripple effect” is seen when philanthropy is directed toward UCSF students. Upon graduation, they not only become leaders in their respective fields, but they also touch the lives of countless patients, family members, and friends as they contribute to the public good. Please strongly consider investing in tomorrow's brilliant clinicians, scientists, and leaders as you create your own ripple effect.

With warm regards,

A handwritten signature in black ink, appearing to read 'B. Guglielmo'.

B. Joseph Guglielmo, PharmD
Dean, UCSF School of Pharmacy
Troy C. Daniels Distinguished Professor of
Pharmaceutical Sciences

SPRING / SUMMER 2019

Foresight

A Guide to Financial & Charitable Gift Planning

UCSF



Dear UCSF School of Nursing Family and Friends:

All of us at the UCSF School of Nursing look forward to the new year and all of the tremendous discoveries and accomplishments it is bound to bring. I have had the pleasure of being dean of the School of Nursing for nearly two years now; and in that time, I have consistently observed firsthand the overarching reason why UCSF stands among the world's greatest sources of health care innovation: our people.

The UCSF School of Nursing continues to be one of the nation's top-ranked nursing schools—and part of an institution with a global impact that attracts the world's most exceptional students. Yet it is only because of our generous donors that we are able to meet our students' growing financial needs. Investments in scholarships and fellowships give our top professional and graduate students the freedom to pursue their passions without the burden of crushing debt.

An example of such a transformative gift was made by a UCSF alumna, Lena Lanctot, MD '34. Lena wished to establish an endowed scholarship fund to support students from the School of Nursing and the School of Medicine each year, and her bequest to UCSF continues to build a lasting legacy for the next generation of students. Last year the scholarship recipient was Kristina Valenzuela, a third-year student in the School of Nursing. She has since successfully completed her program.

We are immeasurably grateful for Lena's generosity and for other gifts like hers that allow us to provide such crucial financial aid. A gift like this to the School of Nursing enables us to remove economic barriers so tomorrow's champions, innovators, and breakthrough thinkers can pursue their passions, whether that's caring for the underserved or researching cures for complex or chronic illnesses.

There is a proven and significant "ripple effect" of philanthropy directed toward UCSF students. Once they graduate, they go on to not only become leaders in their respective fields but also to touch the lives of countless patients, family members, and friends in their pursuit of contributing to the public good. I hope you will consider investing in UCSF and tomorrow's brilliant clinicians and scientists and creating your own ripple effect of change, just as Lena's generous gift will continue to positively impact students for years to come.

With warm regards,

Catherine L. Gilliss, PhD, RN, FAAN
Dean, UCSF School of Nursing
Margretta Madden Styles Dean's Professor of Nursing

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A Guide to Financial &
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UCSF



Dear UCSF School of Medicine Family and Friends:

I have had the pleasure of serving as the dean of the School of Medicine for nearly four years; and in that time, I have consistently observed one overarching reason why UCSF stands among the world's greatest sources of health care innovation: our people.

The UCSF School of Medicine continues to be one of the nation's top research and primary care institutions—making a global impact that attracts the world's most exceptional students. Yet it is only because of our generous donors that we are able to meet our students' growing financial needs. Investments in scholarships and fellowships provide our top professional and graduate students the freedom to pursue their passions without the burden of crushing debt.

For example, our school's very own alumna, Lena Lanctot, MD '34, wished to establish an endowed scholarship fund to support students each year, and her bequest to UCSF continues to build a lasting legacy for the next generation of students. This year the scholarship recipient is Monica Stretten, a first-year medical student who plans to specialize in obstetrics/gynecology and hopes to open her own clinic to serve under-represented communities.

We are immeasurably grateful for Lena's generosity and for other gifts like hers that allow us to provide such crucial financial aid. This transformative support of medical

education at UCSF ensures that the remarkable students we serve receive the world-class training, mentorship, and research opportunities they need to become tomorrow's leaders in medicine.

There is a proven and significant "ripple effect" of philanthropy directed toward UCSF students. Once they graduate, they go on to not only become leaders in their respective fields but also to touch the lives of countless patients, family members, and friends in their pursuit of contributing to the public good.

I hope you will consider investing in UCSF and tomorrow's brilliant clinicians and scientists. With your partnership, we will continue preparing the next generation for their work as compassionate physicians, health care leaders, and patient advocates dedicated to advancing health outcomes for individuals and communities in the Bay Area and around the world.

With warm regards,

Talmadge E. King, Jr., MD
Dean, UCSF School of Medicine
Vice Chancellor, Medical Affairs

SPRING / SUMMER 2019

Foresight

A Guide to Financial &
Charitable Gift Planning

UCSF



Dear UCSF School of Dentistry Family and Friends:

All of us at the UCSF School of Dentistry look forward to the new year and all of the tremendous discoveries and accomplishments it is bound to bring. I have had the pleasure of being dean of the School of Dentistry for nearly a year now; and in that time, I have consistently observed firsthand the overarching reason why UCSF stands among the world's greatest sources of health care innovation: our people.

The UCSF School of Dentistry continues to be one of the nation's top-ranked dentistry school—and part of an institution with a global impact that attracts the world's most exceptional students. Yet it is only because of our generous donors that we are able to meet our students' growing financial needs. Investments in scholarships and fellowships give our top professional and graduate students the freedom to pursue their passions without the burden of crushing debt.

An example of such a transformative gift was made by a UCSF alumna, Lena Lanctot, MD '34. Lena wished to establish an endowed scholarship fund to support students each year, and her bequest to UCSF continues to build a lasting legacy for the next generation of students. This year the scholarship recipient is Monica Stretten, a first-year student in the School of Medicine who plans to specialize in obstetrics/gynecology and hopes to open her own clinic to serve under-represented communities.

Such support allows UCSF to provide crucial financial aid. A gift like this to the School of Dentistry enables us to remove economic barriers so tomorrow's champions, innovators, and breakthrough thinkers can pursue their passions, whether that's providing improved oral and craniofacial health care programs to the underserved or researching cures for complex illnesses.

There is a proven and significant "ripple effect" of philanthropy directed toward UCSF students. Once they graduate, they go on to not only become leaders in their respective fields but also to touch the lives of countless patients, family members, and friends in their pursuit of contributing to the public good. I hope you will consider investing in UCSF and tomorrow's brilliant clinicians and scientists and creating your own ripple effect of change, just as Lena's generous gift will continue to positively impact students for years to come.

With warm regards,

A handwritten signature in black ink, appearing to read "Michael Reddy".

Michael Reddy, DMD, DMSc
Dean, UCSF School of Dentistry

SPRING / SUMMER 2019

Foresight

A Guide to Financial &
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UCSF

Dear UCSF Graduate Division Family and Friends:

The Graduate Division hit the ground running at the start of the new year, and we look forward to all of the tremendous discoveries and accomplishments 2019 is bound to bring. I have had the pleasure of being dean of the Graduate Division for over six years now; and in that time, I have consistently observed firsthand the overarching reason UCSF stands among the world's leaders in scientific discovery and health care innovation: our people—and that includes, of course, students!

The UCSF Graduate Division offers top-ranked programs in basic and translational, social and populational, and clinical sciences. As part of an institution with an outstanding reputation and global reach, we are able to attract promising students from a broad range of backgrounds and experiences from across the country and around the world. Thanks to generous donors, our students are able to explore their curiosity and passions in labs and research groups across campus and focus their energy on intellectual pursuits—without the distraction of having to secure funding. Investments in fellowships give our graduate students the freedom to play a role in changing the landscape of research in San Francisco, California, and beyond.

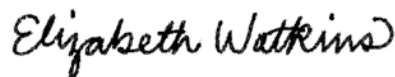
A generous gift from the late Dr. Ralph H. Kellogg, a former UCSF professor who was devoted to serving students and the university during his lifetime, exemplifies the lasting and meaningful impact of support through student fellowships. Dr. Kellogg's bequest established an endowed fellowship that continues to help students every year, creating a living legacy of his generosity for generations of graduate students to come. The

2018-2019 fellowship recipient is Rhogerry Deshycka, a first-year PhD student in the Biomedical Science program who is interested in pursuing tissue engineering, genetics, and immunology research.

Such enduring gifts allow the Graduate Division to provide crucial and reliable financial support for our doctoral students; they enable us to remove economic barriers so that tomorrow's champions, innovators, and creative thinkers can fulfill their potential. By extension, they help to protect human health, shape health care systems, and influence public policy to advance science as well as promote social/health justice and equity.

There is a proven and significant "ripple effect" of philanthropy directed toward our students. Once they graduate, doctoral students go on to become leaders in their respective fields—and the application of their research often touches the lives of countless people who benefit from their brain power and hard work. I hope you will consider investing in UCSF and tomorrow's brilliant researchers and scientists and initiate your own ripple effect of support, just as Dr. Kellogg's generous gift will continue to positively impact students for years to come.

With warm regards,



Elizabeth Watkins, PhD
Dean, UCSF Graduate Division
Vice Chancellor, Student Academic Affairs, and Professor,
History of Health Sciences



Foresight

A Guide to Financial & Charitable Gift Planning

- 1 Dean's Message
- 2 The Inspired: A Student Striving for Change
- 4 Is Your Estate Plan Up to Date? 11 Easy Questions to Find Out
- 7 Recent Estate Gifts



Monica Stretten: "UCSF was by far my first-choice medical school, largely because of its commitment to social justice. I believe this is what sets the UCSF School of Medicine apart from the others."

For more information on making a planned gift, please complete and return the attached reply card, visit our website, or reach us using the contact information below.

Office of Gift & Endowment Planning

UCSF Box 0248
San Francisco, CA 94143-0248

giftplanning.ucsf.edu

TEL 415-476-1475
FAX 415-476-0601
E-MAIL giftplanning@ucsf.edu

Gardner Trimble, JD, *Executive Director*
Judith A. Mazia, JD, *Director*
April Kim, *Director*
Tina Hurley, *Gift Planning Officer*

Photos: Steve Babuljak, Elisabeth Fall, Maria Glymour, Susan Merrell, Barbara Ries, Monica Stretten, Elena Zhukova, and Zuzana Krejciova, PhD

The information contained herein is offered for general informational and educational purposes. The figures cited in the examples and illustrations are accurate at the time of writing and are based on federal law as well as IRS discount rates that change monthly. State law may affect the results illustrated.

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We encourage you to consult your attorney about the applicability to your own situation of the legal principles contained herein.

The Inspired: A Student Striving for Change

Monica Stretten's career was inspired by a memoir. *Lakota Woman*, written by Mary Crow Dog in 1991, introduced Stretten to the painful history of forced sterilization Native American women were subjected to in the 1970s. From this heartbreaking knowledge was born a passion for health equity and social justice that steered Stretten toward a medical career.

Hailing from Irvine, California, Stretten, now a first-year student at the UCSF School of Medicine, received her undergraduate degree from Dartmouth College, where she majored in Native American studies and Romance languages; she also earned a certificate in global health. As her interest in medicine grew, she completed a pre-medical post-baccalaureate program at Mills College in preparation for applying to medical school.

Now Stretten is determined to work toward healing damaged relationships between indigenous groups and medical professionals. "UCSF was by far my first-choice medical school, largely because of its commitment to social justice," she says. "I believe this is what sets the UCSF School of Medicine apart from the others." Stretten has also found

Lena Engst Thiriot Lanctot, MD, a UCSF School of Medicine alumna from the Class of 1934. Pictured first row at the end.



a strong and supportive community of like-minded peers and mentors who inspire her on a daily basis.

For many students years or decades of student-loan debt loom ahead, particularly for those committed to working with underserved communities and nonprofit organizations. Yet, thanks to a bequest from the estate of Lena Engst Thiriot Lanctot, MD, a UCSF School of Medicine alumna from the Class of 1934, UCSF established an endowed scholarship that helps lighten the financial burden for future generations of students.

It was Dr. Lanctot’s wish to create the scholarship fund for women pursuing medicine or nursing at UCSF. Her bequest, originally planned in 1977, was received in 1994 in the amount of \$1.56 million. The endowment has since grown to \$4.75 million and has left a lasting legacy that continues to have a significant impact on the lives of UCSF School of Medicine and School of Nursing students today.

Gifts like these allow students the freedom to pursue their passions, commit to serving the public good, and start their careers without crushing debt at a time when

the cost of paying for an education can fast outpace salaries for new professionals. Dr. Lanctot’s gift alone fuels the careers of one or two brilliant students per year. This year Stretten was the scholarship recipient.

“I can’t express my gratitude enough,” she said. “This scholarship has eliminated a significant amount of stress about funding my medical education.”

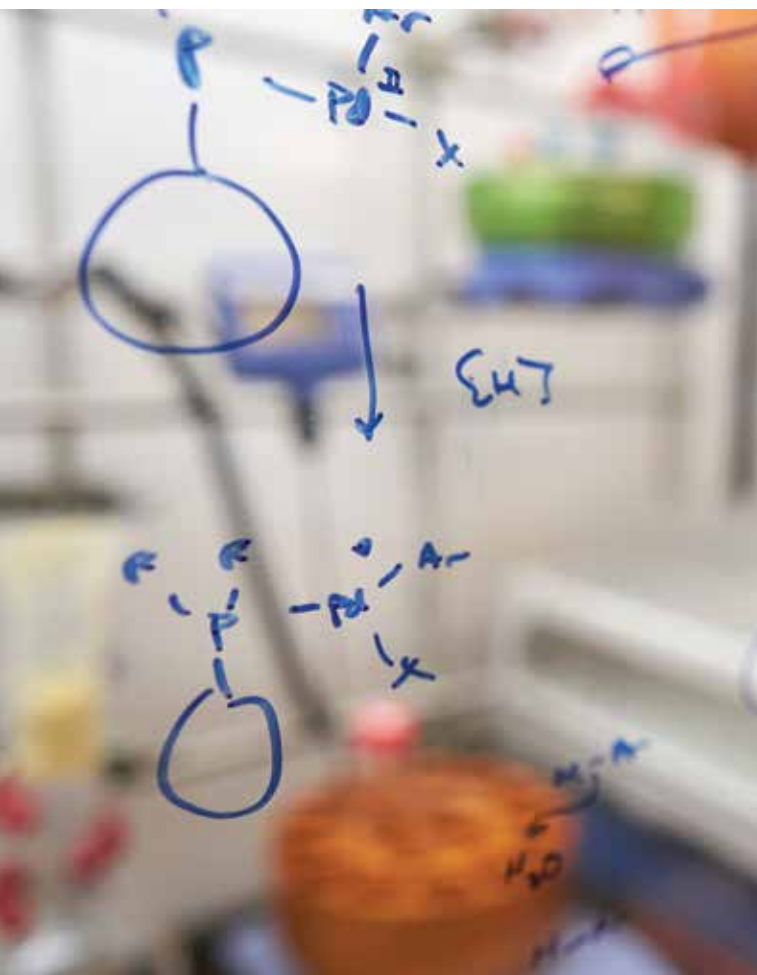
With more time to focus on pursuing her passion for medicine, Stretten has narrowed her focus to obstetrics and gynecology. Yet even her free time is dedicated to serving others through her work with White Coats for Black Lives and the Native American Health Alliance. She also recently attended a conference with the Ob-Gyn Interest Group on the topic of family planning and an integrative medicine symposium.

Her dream is to open a clinic that serves indigenous women, women of color, and members of the LGBTQ community. “I can now focus on my studies,” Stretten said, “and I now will be able to realize my dream of working with underserved populations.”

Is Your Estate Plan Up to Date? 11 Easy Questions to Find Out

Mark Twain, in parody of the proverbs of Ben Franklin, once wrote, “Never put off till tomorrow what you can do the day after tomorrow just as well.” Unfortunately, when it comes to estate planning many people tend to adhere more to Twain’s parody than to the real adage: “Never put off till tomorrow what you can do today.”

The sad reality about procrastination is that eventually there isn’t going to be a day after tomorrow—and the absence of an up-to-date estate plan could lead to some unhappy heirs. There truly is no time like the present when it comes to reviewing (or creating) your estate plan.



START YOUR REVIEW BY ANSWERING OUR LIST OF QUESTIONS

The following checklist of 11 easy questions will help you determine what needs to be done. If you are able to answer “yes” to all of these questions, you are to be congratulated for having a complete estate plan. Any “no” answers should constitute your estate-planning agenda.

For instance, some people think that once a will is written that it is good forever. But you may need to update your will if your marital status has changed, if you have moved to another state, if the size of your estate has increased or decreased significantly, if children or grandchildren have been welcomed into your family, or if the person named as your executor may be unable to serve.

In order to understand estate-planning issues and to be better prepared for meetings with the legal and financial advisors who will be assisting you with your estate plan, please return the attached reply card to receive a complimentary copy of the guide, ***A Personal and Charitable Financial Record***.

Never put off till tomorrow what you can do today.
—Ben Franklin

IS YOUR ESTATE PLAN COMPLETE?

1	Do you have a will?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
2	If so, is it current?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
3	Have you executed a durable power of attorney to provide for management of your affairs if you are incapacitated?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
4	Have you made a list of personal property items and who is to receive each?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
5	Have you compiled information about assets, bank accounts, deeds, insurance policies, financial advisors, etc., and told the person(s) responsible for administering your estate where the information is located?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
6	Have you provided for guardianship of any minor children or disabled adult children?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
7	Have you reviewed beneficiary designations of life insurance policies and retirement accounts to make sure they reflect your current wishes?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
8	Have you executed a living will, setting forth your wishes about medical treatment?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
9	Have you estimated taxes and other expenses that might be due at the end of your life, taken steps to minimize taxes, and arranged for your estate to have sufficient liquidity?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
10	Have you developed a retirement plan in consultation with a financial advisor to ensure the quality of life you want when you quit working?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
11	Have you included in your estate plan a legacy gift for UCSF and other charitable organizations that have been important in your life?	<input type="checkbox"/> YES	<input type="checkbox"/> NO



For more information on how to make a planned gift, please call us at 415-476-1475 or visit us at giftplanning.ucsf.edu.



WILL YOUR FAMILY MEMBERS PAY TAX ON THEIR INHERITANCES?

If any federal estate tax is due, it will be paid from the estate of the person who has died. The tax would diminish what is available for heirs, but they would have no personal responsibility for it. In addition, an heir pays no income tax on inheritances of cash, securities, real estate, tangible personal property—such as automobiles and artworks—and certain other property. Moreover, an inheritor who sells any of these assets will be taxed only on capital gain that accrues after the death of the person who gave the property.

However, an inheritor does pay income tax on gain in certain items that if disposed of by the

decedent would have been taxed as ordinary income. For example, if an individual is named as beneficiary of remaining assets in a regular IRA that was funded by pre-tax dollars, every dollar received will be subject to income tax. The same would be true of gain in U.S. savings bonds or of gain in a commercial annuity.

Gain in these assets is not taxed if a charity is named as beneficiary. Thus, if you want to make a charitable gift to UCSF and provide for heirs, it is generally preferable to make us beneficiary of assets that would be taxable to your heirs and to give your heirs other property that would not be subject to income tax.

Recent Estate Gifts

UCSF Benioff Children's Hospital Oakland realized \$144,756 from the **Isaac Barshad and Evvah Barshad Trust**. The Barshads were residents of Berkeley, California, and Heritage Circle members.

Raymond J. Box of San Mateo, California, left \$366,400 from the residue of his estate to benefit the Department of Dermatology for melanoma research.

San Francisco resident **John B. Castiglione, MD '42 and Mary Castiglione** left \$6,155 drawn from the remainder of a charitable remainder unitrust for scholarships to School of Medicine students studying to be pediatricians.

Anny Del Curto, a resident of Alameda County, designated \$400,000 from her living trust to benefit the Eli and Edythe Broad Center of Regeneration Medicine and Stem Cell Research.

Earl Diskin of San Francisco left an unrestricted estate gift of \$25,000 to benefit UCSF.

Ferris W. Hartman, a resident of Lafayette, California, left a portion of his estate amounting to \$55,250 to UCSF Benioff Children's Hospital Oakland for general use.

San Mateo resident **Alfred Hom** left a portion of his living trust and of a charitable remainder trust totaling \$172,000, one half to support Cardiology and one half to support That Man May See.

Diana Joy, a resident of Greenbrae, California, gave a percentage of her estate totaling \$471,983 to support the Division of Gynecologic Oncology and Ida and Joseph Friend Cancer Resource Center.

The Department of Surgery received \$79,345 from **Hiram Kato** to support transplant patients.

Longtime San Francisco residents **Hester Young Kenneth, DNS '84 and Robert J. Kenneth** designated a portion of their estate totaling \$117,377 to the School of Nursing, which was added to the Hester Y. and Robert J. Kenneth Endowed Chair in Health Transitions—a fund that the Kenneths established during their lifetime. The Kenneths were Heritage Circle members.

Eileen Lowe Roeske, BS '64 of Tucson, Arizona, left a \$2,500 bequest to support the School of Dentistry.

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Start Planning Your Will Now with Our Complimentary Guide

Start planning now with our complimentary guide, **A Personal and Charitable Financial Record.**



1. Get a copy in the mail by returning this reply card.
2. Call the Office of Gift & Endowment Planning to request it at 415-476-1475 or e-mail us at giftplanning@ucsf.edu.
3. Visit ucsf.giftplans.org/Record to get your copy.

I would like specific information about making the following type of gift:

- Bequest
 - Retirement-plan assets
 - Real estate
 - Life insurance
 - Personal property (antiques, art, jewelry, etc.)
 - Stock/mutual fund
 - Life-income plan, i.e., charitable trust, pooled income fund, gift annuity
-
- Please send me a complimentary copy of your new guide, ***A Personal and Charitable Financial Record***.
 - I have included a gift to UCSF in my estate plan.
 - Please send me information about becoming a member of the Heritage Circle.

SCORE

NAME _____

PHONE _____

E-MAIL _____

ADDRESS _____

CITY _____

STATE _____ ZIP _____

Birthdate(s) of income recipient(s) required for personal calculations.

_____/_____/_____

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Office of Gift & Endowment Planning

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An Invitation to Join

We invite you to join the Heritage Circle if you have made a commitment to support UCSF through a gift in your will or other planned gift. Benefits of membership include:

- Invitations to special events, including the biennial tea hosted by the Chancellor
- Periodic updates on new research and clinical findings
- Opportunities to meet remarkable students and preeminent UCSF faculty
- Recognition in donor publications (if desired)

To learn more about how to join the Heritage Circle, please contact the UCSF Office of Gift & Endowment Planning at 415-476-1475 or e-mail us at giftplanning@ucsf.edu.

