



 UNIVERSITY of MARYLAND
BALTIMORE
220 Arch Street, 13th Floor,
Baltimore, MD 21201

NONPROFIT ORG.
U.S. POSTAGE
PAID
PERMIT 430
BROCKTON, MA

The SAVVYDONOR

SMART GIVING NEWSLETTER

 UNIVERSITY of MARYLAND
BALTIMORE

FALL 2023



EMBRACE THE EASE AND IMPACT OF AUTOMATIC GIVING!

Automatic monthly or yearly giving offers you a convenient, impactful, and empowering way to support the causes you are passionate about throughout the entire year. Setting up a recurring gift is a one-time process designed to be simple, secure, and convenient. Once you set it up, your credit card will be charged on the schedule you specify, and you don't have to remember to make your gift each year.

Top reasons to make a recurring gift:

1. The convenience: you can set up your donations to occur automatically at regular intervals (monthly, customized monthly, or yearly) without the need to remember to initiate each transaction manually. This streamlines the giving process and saves time.
2. Your gift is divided into manageable increments, allowing you to maximize your giving impact and avoid a large, one-time expense.
3. It saves you resources and time, and is less paper in the mail (save a tree and a stamp!).
4. A clear and consistent record of donations for tax purposes. You can easily track your contributions over time, simplifying the process of claiming deductions during tax season.
5. Maximize Impact: Even small, regular contributions can add up to significant support over time.

Most importantly, it enables you to help students and school-based programs by providing steady, reliable funding. If you'd like to initiate recurring giving, please visit: www.umaryland.edu/recurringgift or scan the QR code.



The SAVVYDONOR

SMART GIVING NEWSLETTER



INSIDE THIS ISSUE:
EMBRACE THE EASE AND IMPACT OF AUTOMATIC GIVING!
SOME PEACE OF MIND—EIGHT STEPS FOR YOUR ESTATE PLAN
AGES OF GIVING

 UNIVERSITY of MARYLAND
BALTIMORE

Contact us at **877-706-4406** to get started.
umaryland.edu/plannedgiving

Place
stamp
here

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



UNIVERSITY of MARYLAND
BALTIMORE

SOME PEACE OF MIND EIGHT STEPS FOR YOUR ESTATE PLAN

The very idea of estate planning can be intimidating. But even a simple estate plan can provide you with the peace of mind that comes with knowing that your wishes have been spelled out.

Here are some basic steps to help you develop your estate plan.

1. Take inventory of what you own. List all of your assets and their approximate value. Include pertinent information about that asset.
2. Maintain a separate list of tangible personal property such as jewelry, dishes, books, furniture — items other than real estate and investments — and who is to receive each item upon your passing.
3. Think about your goals for your estate plan. Who do you want to benefit? How do you want to treat each of your children? Are there charities or organizations you want to remember?
4. Don't forget your digital assets. List all digital and social channels you use. Include ID's and passwords. This will be incredibly helpful to your family.
5. Consider whom you would like to name as your agents, e.g., the executor of your will or the trustee of your trust, the person to hold your power(s) of attorney, and gather pertinent information about them.
6. Go see an attorney, preferably one who specializes in estate planning. If you don't have one or know of one to call, ask family or friends for referrals.
7. Follow through on whatever actions are decided upon in the meeting with your attorney. Rely on the advice of your attorney and other professional advisors as you make your decisions.
8. Share your plans with others. Key documents are of little or no value if no one knows what they say or where to find them when they are needed. This is especially true for the person(s) you have designated to serve as your personal administrator/ executor under your will or the trustee of your living trust.



"I'd like to give you an allowance, but who carries cash anymore?"

CartoonStock.com

One of the greatest gifts you can give to your loved ones – and yourself – is the certainty that the assets you have accumulated over a lifetime will go to the people and places you hold dear to your heart.

Please contact **(410) 706-5911** or **plannedgiving@umaryland.edu** to request a FREE estate planning guide, or to learn about the many ways you can support UMB with your estate plan.

AGES OF GIVING

There are many ways to plan your gift to the University of Maryland, Baltimore (UMB). The best choice for you will depend upon your unique circumstances. Although most gift plans are applicable no matter your age, here are some gift options our generous donors have used at different stages in their lives.

When you are in the 40-54 age range, you may be busy raising your family and establishing your career. Donors in this group have found these gifts appealing

- **Outright Gift of Cash**
- **Gift in Your Will**
- **Beneficiary Designations**

If you are 55-69, you are probably beginning to plan for – or maybe moving into – retirement.

In addition to the gift options above, these gift plans may be of interest:

- **Outright Gift of Appreciated Securities**
- **Donor Advised Fund**
- **Deferred Gift Annuity**

By the time you reach age 70, you are probably easing into retirement. These gift options might be attractive:

- **Gift from Retirement Account**
- **Gift of Life Insurance**
- **Charitable Gift Annuity**
- **Charitable Remainder Trust**

The best gift options for you will depend upon many factors. We would be happy to work with you and your advisors to craft a charitable gift plan that meets your needs and allows you to support the next generation of students.



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
- Estate planning
- Gifts that return income
- Gifts of retirement plan assets
- Other ways to give

If you have any questions, contact

John McKee, MA
Interim Associate Vice President,
Philanthropy
877-706-4406
plannedgiving@umaryland.edu

Visit us at umaryland.edu/plannedgiving to learn more.



DON'T HAVE A WILL?

*You're in good
company ...*



Nobody likes estate planning, but almost everyone needs it. The **2023 WILLS WEEK CONFERENCE** offers all members of the UMB community an informative path to get started.

Held in conjunction with National Estate Planning Awareness Week, the online conference will take place **Friday, Oct. 20, 2023, from 9:30 a.m. to 3 p.m.** and is *FREE* to the UMB community.

TO REGISTER, PLEASE VISIT umwillsweekconference.org.

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/plannedgiving OR CONTACT THE OFFICE OF PLANNED GIVING AT 877-706-4406 OR plannedgiving@umaryland.edu.