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FALL 2014

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legacy.*

UCSF School of
Dentistry

Gaining Peace of Mind through Estate Planning

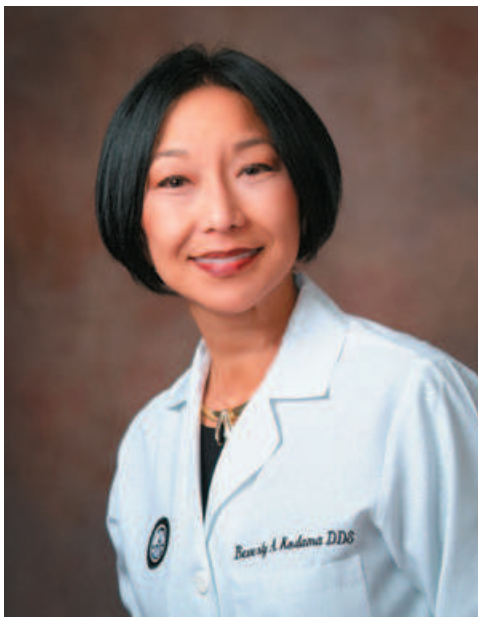
Beverly Kodama, DDS '81, always knew she'd work in health care. But a personal health crisis changed the direction of her future career.

Following the example of an aunt who was a nurse and who was passionate about the profession, Beverly, who hailed from Yuba City, Calif., first enrolled in San Jose State University to study nursing. She'd only completed one semester, however, when a car accident put her in the hospital for four months of recovery from a crushed hip.

Nursing's physical demands suddenly became daunting, and as dentistry was rapidly opening up to women, the chair of the nursing department suggested that dentistry could be a good match. It felt right, and Beverly was soon accepted into the UCSF School of Dentistry.

"My experience at UCSF was fabulous," says Beverly. "We had such a close-knit class. We chose to go through the experience of dental school supporting each other as a team."

Not long after completing a dental residency at UCSF, she founded her own practice in Sacramento, where she had a thriving business until another health crisis changed her path again. Battling cancer, she sold the practice in 2010 but remains active in the Sacramento District Dental Society and the Women's Dental Society; serves on the Sacramento County



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—Beverly Kodama

Maternal, Child, and Adolescent Health Advisory Board; and has mentored young dentists through the L.D. Pankey Institute, a postgraduate dental institution in Florida.

In addition to remaining close to her UCSF classmates, she still views many of her former dentistry professors as mentors, including Ryle Radke, DDS;

Robert Birtcil, DDS; and the late William Ware, DDS '54, MDS '57, former professor and chair of the Division of Oral and Maxillofacial Surgery. Beverly previously contributed to the endowed chair named in Dr. Ware's honor.

"I've had great mentors who haven't just guided me through dentistry; they've guided me through life as a dentist. There have been a lot of setbacks in my life, but I had wonderful help in facing them and they were all positive in the end," says Beverly.

Beverly knows well that you must plan as much as possible for the unexpected and make the best of it, a lesson she's applied to her work and life – and to her estate planning.

"It's an uncomfortable thing to think about your own death," says Beverly, "but I believe estate planning is critical. You need to be the one to make the decisions that are best for you, and the time to do it is when you're well. I've made my plans and it gives me peace of mind."

Beverly has chosen to leave a percentage of her estate to the UCSF School of Dentistry, which she says gave so much to her.

"We are truly grateful for this gift," says John Featherstone, MSc, PhD, professor and dean of the UCSF School of Dentistry. "The School owes a great deal to alumni like Dr. Kodama and others who choose to remember their alma mater in their estate plans."

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.

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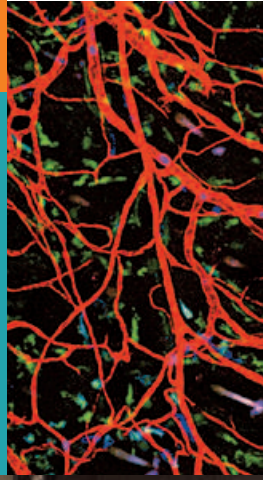
- Bequest
- Retirement Assets
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- Stock/Mutual Fund
- Life Income Plan (i.e., Charitable Trust, Gift Annuity, Pooled Fund), please specify: _____

The Heritage Circle is an honorary society for those who have included a gift to UCSF as part of their estate plan.

- I have included a gift to UCSF in my estate plan.
- Please send me information about becoming a member of the Heritage Circle.



*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 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 until the trust terminates or runs dry.

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*

below) 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 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@support.ucsf.edu • <http://support.ucsf.edu/trustsandbequests>

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

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