

Find a Plan That’s Right for You

At the University of Maryland Baltimore Washington Medical Center, we’re known for our nationally recognized, award-winning health care services, leading-edge technology and our unwavering commitment to the communities and patients we serve.

Community support is a driving force behind UM BWMC’s success: caring, forward-thinking people like you who wish to support our mission far into the future. And, during this time of unprecedented challenges, that support is more important than ever.

That’s why we established our planned giving program. **It’s the perfect way to show your love for UM BWMC,** create a legacy that will last for generations and make a profound difference in our community—all with no impact on your day-to-day cash flow.

You Have Options

There are many different types of planned gifts and each offers unique advantages.

Some planned gifts are revocable—a gift in your will or living trust, for example—so you can change your mind at any time.

Or, they can be irrevocable—just as outright gifts are—so that you qualify for an income tax deduction.

Learn More

We’ve designed the chart inside to summarize the benefits of several common charitable gifts. Just think of what you want to accomplish with your gift, and there’s probably a way to do it!

We’re here to answer any questions you might have about planned giving. We can examine your particular situation and, together with your attorney and/or financial advisors, help you find ways to support our mission while ensuring your family’s financial security.

To find out how you can create your own legacy, please contact Susan Iaquinta, Director of Development, at 410-553-8556 or visit plannedgiving.umbwmc.org.



The Harvest Society

Through their support and gift commitments, Harvest Society members ensure UM BWMC will continue to serve our community’s health care needs for generations to come. Our members have exclusive opportunities to engage with the UM BWMC community and shape the future of health care. **Membership is open to all individuals who make a planned gift, regardless of the amount.**

Other Harvest Society membership benefits include:

- Harvest lapel pins
- Recognition opportunities
- Invitations to select BWMC Foundation events, tours and seminars
- Prominent UM BWMC naming opportunities for gifts \$10,000 and higher. We are happy

- to work closely with our donors to create personally meaningful recognition to honor them or a loved one.
- The opportunity to be part of the Audrey Clark Legacy Society.



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If you wish to be removed from our fundraising mailing list, please contact Susan M. Iaquinta by email at susan.iaquinta@umm.edu or at 410-553-8556.

PLANNING
YOUR LEGACY

PLAN AHEAD

	Your Gift	Your Goal	Your Benefits
Simple Gifts Anyone Can Make	Your Will or Living Trust A Beneficiary Designation	<ul style="list-style-type: none">• Defer a gift until after your passing.• Maintain control of your assets during your lifetime.	<ul style="list-style-type: none">• Maintain your current lifestyle while making a meaningful gift to support UM BWMC.• Enjoy flexibility to change your plans as life changes.• Pass your retirement plan assets to the BWMC Foundation tax-free.
Gifts of Assets	Stock or Other Securities Real Estate Personal Property	<ul style="list-style-type: none">• Make a gift now and receive benefits.• Make a larger gift with little or no effect on cash flow.	<ul style="list-style-type: none">• Qualify for income tax benefits.• Avoid capital gains taxes on assets that have increased in value.• Transfer the expense of insuring or maintaining assets you no longer need.
A Gift That Pays You	Charitable Gift Annuity*	<ul style="list-style-type: none">• Supplement your retirement income with steady payments.• Receive payments that are partially income tax-free.	<ul style="list-style-type: none">• Qualify for an income tax charitable deduction.• Enjoy tax savings on a portion of each payment you receive throughout your life expectancy.• Receive fixed payments for life.• What is left of your gift after your passing supports UM BWMC.
A Flexible Gift That Pays Income	Charitable Remainder Unitrust Charitable Remainder Annuity Trust	<ul style="list-style-type: none">• Supplement your own retirement income or that of someone else.	<ul style="list-style-type: none">• You can make a generous gift to support UM BWMC, receive an income tax deduction for the charitable portion of your gift and eliminate capital gains tax at the time of the gift when the trust is funded with appreciated assets.
Gifts That Reduce Gift and Estate Taxes on Assets You Pass to Family	Charitable Lead Unitrust Charitable Lead Annuity Trust	<ul style="list-style-type: none">• Provide a revenue stream to support UM BWMC.	<ul style="list-style-type: none">• Support UM BWMC during your lifetime, reduce your taxable estate and often reduce gift taxes.

California residents: Annuities are subject to regulation by the State of California. Payments under such agreements, however, are not protected or otherwise guaranteed by any government agency or the California Life and Health Insurance Guarantee Association. Oklahoma residents: A charitable gift annuity is not regulated by the Oklahoma Insurance Department and is not protected by a guaranty association affiliated with the Oklahoma Insurance Department. South Dakota residents: Charitable gift annuities are not regulated by and are not under the jurisdiction of the South Dakota Division of Insurance.

The Audrey Clark Legacy Society

Named for a longtime hospital volunteer and generous donor whose impact was transformational, the Audrey Clark Legacy Society is reserved for any planned gift over \$50,000. Membership in this exclusive group offers a number of benefits, including:

- An Audrey Clark Legacy Society lapel pin
- Behind the scenes briefings and hospital updates with the President and CEO
- Recognition opportunities
- We are pleased to offer a variety of naming opportunities at the \$50,000 level and above. We are available to work with individual donors to create specialized opportunities for personally meaningful recognition.

A Legacy of Love

Audrey Clark was an extraordinary woman—and an inspiration for anyone with a philanthropic mindset. For more than 30 years, Audrey volunteered with a number of hospital programs, including home health care, used book sales, special mailings, vendor sales, bazaars and serving as an auxiliary member. Anywhere she was needed, Audrey was a willing helper.

Audrey’s legacy of love lives on through her transformational contribution to UM BWMC and through the Audrey Clark Legacy Society.



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*Charitable gift annuities are not available in all states or through all organizations. Please contact us if you are interested in a gift annuity.