

CHOOSE THE GIFT PLAN THAT MATCHES YOUR GOAL

Your Gift	Your Goal	Making the Gift	Your Benefits
Gifts anyone can make			
<ul style="list-style-type: none"> · Will or Trust · A beneficiary designation 	<ul style="list-style-type: none"> · Create a legacy 	<ul style="list-style-type: none"> · Add a few simple sentences to your will or living trust detailing your gift to Pacific · Designate Pacific as beneficiary of a percentage of your retirement plan, health savings plan or life insurance policy 	<ul style="list-style-type: none"> · Maintain your current lifestyle while making a meaningful gift to support Pacific · Enjoy flexibility to change your plans as life changes · Pass your retirement plan assets to Pacific tax-free, saving money for your heirs
Gifts of assets			
<ul style="list-style-type: none"> · Stock or other securities · Real estate · Personal property 	<ul style="list-style-type: none"> · Make a gift now or in the future that provides you with tax benefits · Make a larger gift with little or no effect on cash flow 	<ul style="list-style-type: none"> · Give highly appreciated assets such as stock or securities directly to Pacific · Donate real estate · Donate tangible personal property such as art, collectibles or other items of value 	<ul style="list-style-type: none"> · Receive immediate 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
Gifts with guaranteed income			
<ul style="list-style-type: none"> · 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"> · Make a donation of cash, real estate or securities to benefit Pacific through a simple contract and receive fixed payments for life 	<ul style="list-style-type: none"> · Receive immediate income tax benefits · Enjoy future tax benefits
Gifts using trusts			
<ul style="list-style-type: none"> · Charitable Remainder Trust (CRT) · Charitable Lead Trust (CLT) 	<ul style="list-style-type: none"> · Supplement your retirement income or provide income to beneficiaries of your choice · Provide a temporary revenue stream to Pacific 	<ul style="list-style-type: none"> · A CRT lets you enjoy payments now, while the balance eventually goes to support Pacific. · A CLT pays income to Pacific for a set number of years, then the remainder passes to your heirs. 	<ul style="list-style-type: none"> · Get an immediate income tax deduction with a CRT · Reduce your taxable estate with a CLT

*Not available in all states

PLANNING YOUR LEGACY AT PACIFIC



WAYS TO LEAVE A LASTING LEGACY

A planned gift to benefit University of the Pacific will empower future generations to embark on a path of learning, discovery and purpose. Here you will find answers to some commonly asked questions about the various ways to leave a gift to Pacific.

How can I make a planned gift to benefit University of the Pacific?

- By naming Pacific as a beneficiary of your retirement account or life insurance policy.
- Via a bequest provision in your will or trust.
- Gift your home or farm using a retained life estate (RLE). You will receive an immediate tax deduction based on the value of your property and keep the right to use the property for the rest of your life.
- Establish a charitable gift annuity (CGA). It will pay you income for life and you receive a tax deduction at the time your gift is made.

How do I ensure that my planned gift is documented?

We ask our planned gift donors to complete a Letter of Intent form so we can ensure your intentions will be honored when your gift is realized. If you are comfortable, we ask you to include the relevant portion of your estate planning documents such as the page(s) in your will or trust where you designated a gift to Pacific, or the retirement account beneficiary form.

Additionally, the Letter of Intent form asks for an estimated value of your planned gift. If that is a difficult number to determine, a best estimate of value is sufficient. This information helps us plan for our future and assists our schools and programs in knowing more about their future revenue sources. The form includes options for keeping your gift anonymous or designating how your gift should be acknowledged.

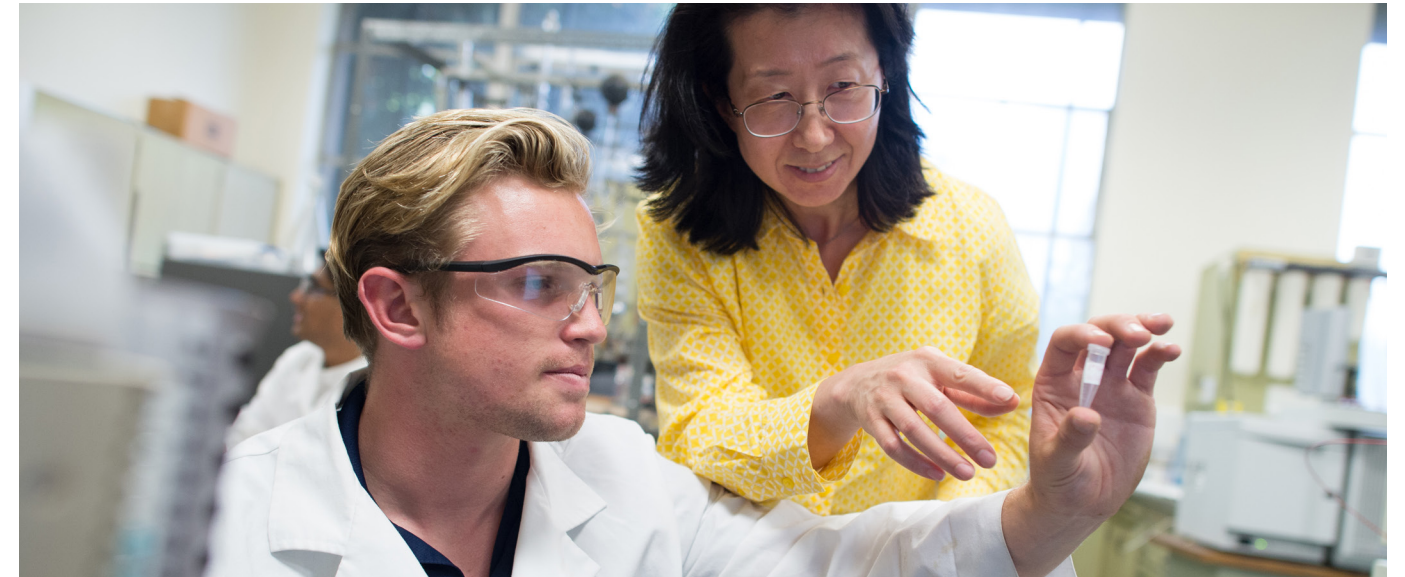
Where can I designate my planned gift?

Our knowledgeable team will work with you and your advisers to develop a gift agreement that will outline the scholarship eligibility criteria (major, demonstrated financial need, undergraduate and/or graduate students, etc.) or the details of how programmatic endowment support is to be used. Your gift may be used in any of the following ways:

- **Area of greatest need:** These very important gifts allow Pacific to use the assets where the need is greatest.
- **Program support:** Your gift can benefit any school, department or program at Pacific.
- **Current-use scholarships:** Immediately impact Pacific students by providing critical outright scholarship support.
- **Endowed scholarship or program support:** These gifts become part of Pacific's existing permanently restricted university endowment pool. Because the principal remains intact, the fund will support your designated program, school or scholarship in perpetuity.
- **Establish a new endowment:** With a minimum gift of \$50,000, you can create your own named endowment fund for scholarships or program support.

Is it beneficial to seek the advice of an estate planning professional?

Yes, we always encourage our planned gift donors to consult their advisers when making plans to provide gifts from their estates. There are some estate assets (e.g., retirement funds, appreciated property) that are more advantageous to give for various tax planning purposes. The tax laws are always changing, and being aware of those changes can help you and your family make the best and most informed decisions. Your estate planning attorney, CPA and financial advisers are best prepared to guide you through the planning process.



HERITAGE SOCIETY



HERITAGE SOCIETY
UNIVERSITY OF THE PACIFIC

The Heritage Society is Pacific's legacy donor recognition society honoring supporters who have made us aware that the university is part of their estate plans.

How do I become a member? Once you sign your Letter of Intent form, you automatically become a member of Pacific's Heritage Society.

Can I be anonymous? Absolutely. We do not share the names of our Heritage Society members without express consent and we never share information with outside groups. The details of your gift will not be disclosed to the public without your permission. Anonymous or not, you will still be able to participate in exclusive Heritage Society events.

How are members recognized? With permission, members may be recognized at university events or in donor stories on our website and in university publications. Other benefits include:

- Invitations to special university events
- Opportunity for a personalized visit or campus tour with a university staff member or student
- And, most importantly, being a part of the community that believes in the future of University of the Pacific

