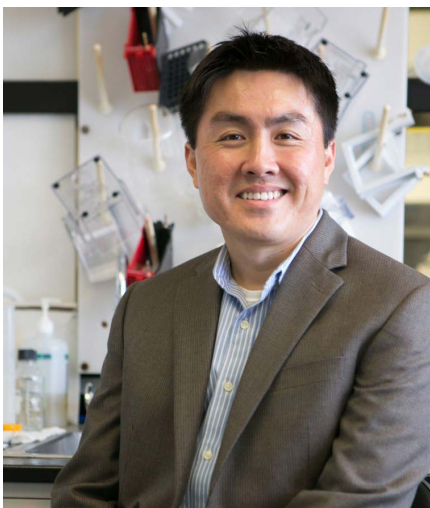


# GIFTS OF RETIREMENT ASSETS

**CREATE A MEANINGFUL LEGACY THROUGH A TAX-SAVVY USE OF RETIREMENT ASSETS.**

Retirement savings may be a large portion of your estate. However, these assets are also subject to income tax and possibly estate tax. Funding charitable gifts with retirement assets lets you minimize taxes. You also maximize your philanthropic impact and leave other, less taxed parts of your estate to your loved ones.



Top: Dr. Roger Lo's laboratory studies how melanoma builds up resistance to treatment.

Bottom: Dr. Amy Rowat's research on mechanical transformations in cancer cells could provide new methods for early detection and therapeutic approaches.

## BENEFITS

### Gifts of retirement assets through your estate plans

Distributions from retirement plans can be subject to income and estate taxes and fees when left to an individual other than a spouse.

In contrast, when you designate the Jonsson Cancer Center Foundation-UCLA (JCCF) as a beneficiary of some or all of your retirement plans, 100% of the balance is received tax-free and available to support groundbreaking cancer research at UCLA.

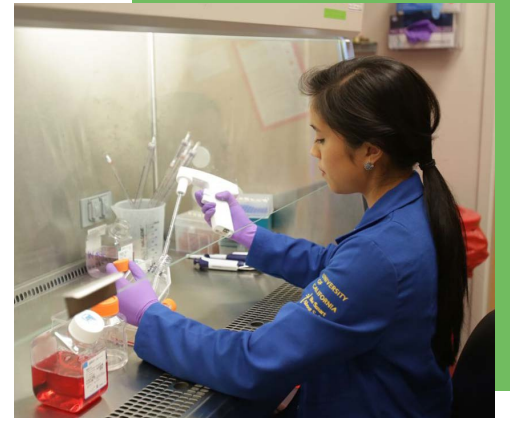
You can establish this type of gift by contacting your plan administrator to obtain a beneficiary designation form and naming the Jonsson Cancer Center Foundation-UCLA (Tax ID # 95-2242757) as beneficiary.

JCCF's Office of Gift Planning can provide guidance for completing this process, including how to specify the exact use of your gift for highest priority cancer research, a specific type of research or an individual researcher.

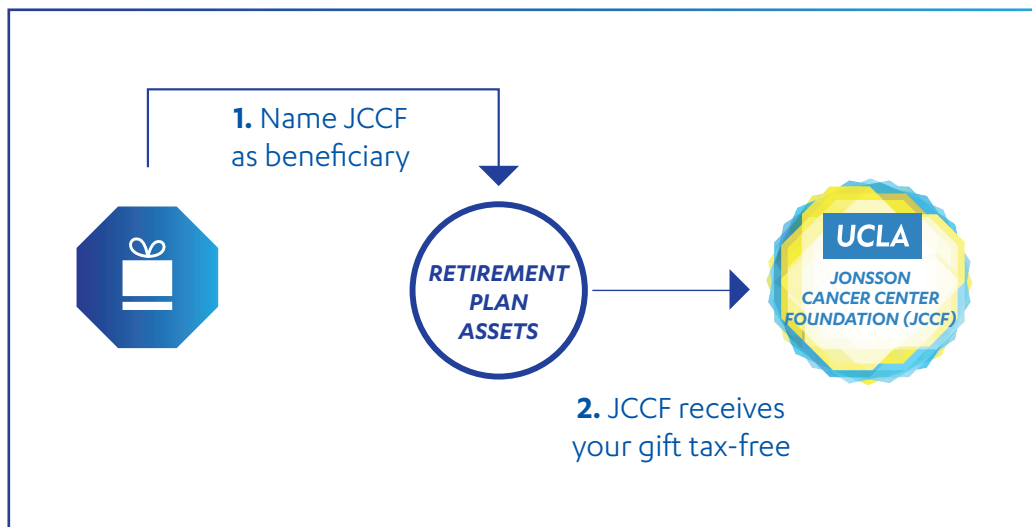
## Charitable gifts from retirement plans during lifetime

At age 59 ½, when withdrawals no longer trigger a penalty, some donors choose to fund gifts to the Jonsson Cancer Center Foundation-UCLA with retirement assets and lessen their future estate tax burden.

Starting at age 70 ½, you are required to make taxable withdrawals from retirement plans, and amounts that have accumulated tax-free in an IRA or other qualified plans are an excellent source from which to make periodic charitable gifts. Although you are required to report any withdrawal as income on your tax return, if you itemize your deductions, you are allowed a charitable deduction for amounts donated, up to 50% of your Adjusted Gross Income (AGI) for gifts of cash.



Angelyn Nguyen, graduate student researcher in Dr. Amy Rowat's lab.



JCCF's gift planning professionals are happy to provide you and your legal and financial advisors with personalized illustrations of the benefits that a gift of retirement assets offers. Any information in this publication is not intended as legal, accounting, or financial advice. Please consult with your tax, legal, and financial advisors to ascertain whether this or other gift plans are in keeping with your own tax and financial needs. Conversations with JCCF's gift planning team are always confidential and never imply obligation.

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