



**There are many ways to make a gift** that can help you accomplish your philanthropic goals.

## Meeting your charitable goals through your will

The most popular way to provide long-term support to MD Anderson is through a will. There are many ways to make a gift:

- **Outright** — Indicate the specific assets you would like to donate. *Examples are: a certain sum of money; a particular asset (such as shares of stock); a percentage of the value of your estate; or what remains of your estate after all costs, debts, taxes and bequests have been paid.*

- **Deferred** — Pay an annual income to your beneficiaries first, then provide a gift to us later.

*This can add a great deal of flexibility to your estate plan.*

*Generally, it will pay an annual income to one or more beneficiaries for life (or a period of years), then pass the property to the charity after the income payments end.*

Designating a gift in your will allows you to retain full use of your property during life, so there is no immediate out-of-pocket cost, reduction in net worth or disruption of cash flow. What's more, you can change your gift at a later time, which means you remain in complete control of the process.

### Financial and tax benefits

**Outright gifts in your will** to qualified charitable organizations are fully deductible for federal estate tax purposes when all legal requirements are met.

We sincerely hope that you will include MD Anderson in your estate plans. If you do, please let us know, and we can help you plan your gift in a way that achieves maximum tax benefits and personal satisfaction.

Email [plannedgiving@mdanderson.org](mailto:plannedgiving@mdanderson.org) or call **866-928-9494**.

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Office of Gift Planning  
866-928-9494  
[plannedgiving@mdanderson.org](mailto:plannedgiving@mdanderson.org)  
[www.mdandersonlegacy.org](http://www.mdandersonlegacy.org)

THE UNIVERSITY OF TEXAS  
**MD Anderson**  
**Cancer Center**  
Making Cancer History®

**MD ANDERSON**  
**LEGACY SOCIETY**

## A gift of hope



Paula Habeeb remembers when she first heard the words, “You have cancer.”

What her doctor originally thought was an infection turned out to be adenocarcinoma of the cervix. Paula, a Houston native, turned to The University of Texas MD Anderson Cancer Center.

That was 28 years ago. After surgery and three regimens of radiation, Paula was cancer-free.

“I never had another issue until December 2016,” she remembers. That’s when a routine colonoscopy revealed cancer. Surgeons at

MD Anderson removed her tumor, and she was again declared cancer-free.

### In her family’s honor

While Paula’s cancer journey has been a success, her sister, mother and brother-in-law died of lung cancer.

“My cancers were found early by routine diagnostic tests,” says Paula. “But lung cancer is often caught too late.”

Paula’s sister, Debra, had one tumor in her lung and 15 more in her brain and liver. None

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of the treatments she underwent could slow her cancer. And though brother-in-law Don's cancer was found earlier and treated, "it came back with a vengeance," Paula remembers.

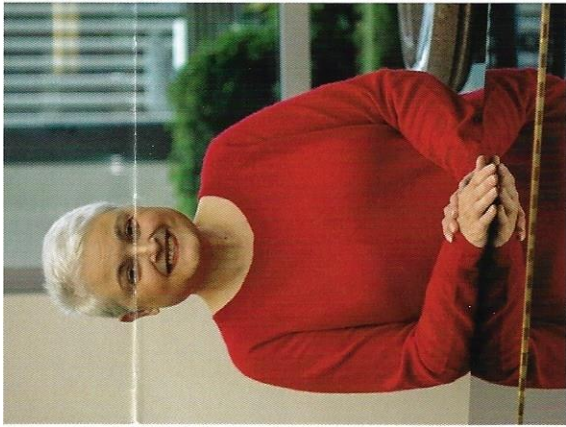
Because she hopes for a day when all cancers can be caught in time for a positive outcome, Paula has made a generous gift to MD Anderson — a bequest of her annuities to help fund research toward early diagnosis and treatment of lung cancer.

### A mission to change lives

Paula realizes that every gift matters.

"I know my bequest is not as much as some can give, but my goal is that whatever I leave will help find cures and help cancer patients live better lives," she says.

Recently, Paula participated in an MD Anderson study on the effects of exercise on cancer survivors. She is happy to contribute to cancer research and is confident the institution will use her bequest wisely.



**"The staff at MD Anderson have never been about accolades, but about what they can do for people with cancer,"** says Paula. "Everyone here has been wonderful to me."

One day back in August 1990, Paula was waiting for her radiation treatment when she noticed a fellow patient, a man with a big white beard. A little girl sitting next to her observed that "Santa is sick, too."

"I may be sick now, but I'll be well by Christmas," the man said, without missing a beat.

It's that kind of hope that exemplifies Paula's experience at MD Anderson, and it's why she says, "I'm proud to be a part of it."

## Bequests: Frequently Asked Questions

### Q: What is a bequest and why should I make one?

**A:** A bequest is an instruction in your written will that states how to distribute some or all of your estate. If you do not leave a will and do not make a bequest, you cannot be sure that your property will be distributed as you intend.

### Q: What kind of bequest can I make?

**A:** There are four types of bequests:

- **Specific Bequest** — a gift of a particular asset (e.g., 100 shares of XYZ Corporation).
- **Percentage Bequest** — a gift of some part of the value of the distributed estate (e.g., 20% of my net estate).
- **Residual Bequest** — a gift of the remainder of the estate after all taxes, expenses and other bequests have been satisfied.
- **Contingent Bequest** — a gift that will be made to a second beneficiary in the event that the original beneficiary is deceased or does not accept that gift.

### Q: Who will carry out my bequest intentions?

**A:** The executor of your will has to distribute money and property according to the law and your instructions.

### Q: What if I change my mind about the bequest?

**A:** If you change your mind about a bequest, you may amend your will with a codicil or execute an entirely new will.

## Planning for tax benefits

Here are some ideas that may help reduce your tax bill while making a difference for cancer patients.

### Cash

Cash is the simplest and most popular type of charitable gift. When you itemize deductions, a cash gift is deductible up to 60% of adjusted gross income.

### Save more with gifts of appreciated stock

Gifts of appreciated stock or mutual fund shares (held for more than one year) enjoy even greater tax savings. When you itemize, you receive an income tax charitable deduction for the full fair market value of the shares, and you avoid capital gains tax on the appreciation, even when the gain has never been taxed.

### Gifts that increase income

Life income gifts, like a charitable gift annuity, pay you an income, provide immediate tax savings and leave a gift that will have a meaningful impact on MD Anderson programs.

### A gift in your will

Include an MD Anderson gift in your will and make a difference. You can leave:

- A specific dollar amount or specific property
- A percentage of your estate
- What's left of your estate after other bequests, taxes and settlement costs are satisfied

### Beneficiary designations

Retirement plan assets can pose tax problems for heirs. A planned gift to MD Anderson, however, can reduce or eliminate taxes on retirement assets and provide more for family members by allowing other assets to transfer free of tax.

## The time to start is now

Contact us by calling **866-928-9494** or emailing **plannedgiving@mdanderson.org** and we will help you explore the best strategies for your personal situation.

This information is not intended as tax or legal advice and cannot be relied on to avoid statutory penalties. Always check with your tax and financial advisors before implementing any gift.

