INVEST IN DISCOVERY

Harvard Medical School is committed to advancing medical research and education. By making a bequest to the School, you can help support the future leadership of medicine. Harvard Medical School students are taught by a world-class faculty in some of the finest hospitals in the nation. They become specialists in their chosen fields and leaders of medical institutions around the country.

Harvard Medical School accepts the very best students. Continually ranked as the #1 medical school in the nation by U.S. News and World Report, 70 percent of the students accepted choose Harvard for their medical education. Our world-class faculty include numerous Nobel Prize winners and Howard Hughes Medical Institute investigators. The result of this excellence is seen in the impact Harvard Medical School students make in the world.

Recent discoveries made at Harvard Medical School include:
- The identification of 20 genes critical for learning and memory that begin to decline in function as early as age 40, pointing the way for further research aimed at tackling the mental infirmities that come with aging.
- The development of a simple way to search every individual’s genome for variations that predispose her or him to heart disease, cancer, and other common diseases.
- The synthesis of a cancer drug more powerful than any other in use and in new clinical trials with patients for whom no effective chemotherapy exists.

The pace of discovery at Harvard Medical School is unparalleled. Encompassing the largest community of biomedical researchers in the world, HMS is committed to overcoming the major diseases of our time, including cancer, Alzheimer’s and other neurodegenerative diseases, autism, diabetes, multiple sclerosis, and more.

Harvard Medical School Office of Gift Planning
401 Park Drive, Suite 22 West
Boston, MA 02215

Carlos Loya is a graduate student in cell biology, where researchers are working to understand the causes of Alzheimer’s disease, develop care for diabetic, and advance our knowledge of many other diseases.

DEVELOP LEADERS IN MEDICINE

In their first week at Harvard Medical School, students in the entering class receive their white coats, formally launching their entry into the field of medicine.

Harvard Medical School students are taught by a world-class faculty in some of the finest hospitals in the nation.

When you make a bequest to Harvard Medical School, you can be assured that your wishes to support the future leadership of medicine are honored.
In the mid-18th century, Ezekiel Hersey, a physician in Hingham, Massachusetts, decided to create a professorship at Harvard Medical School. He bequeathed a gift of £1,000 in his will, which has since grown to become one of Harvard’s premier endowed professorships. The Ezekiel Hersey Council, established in 2000, is a group of alumni and friends of Harvard Medical School who are committed to supporting the institution and ensuring its future success.

Today, you can have the same confidence that your legacy gift to Harvard Medical School will be respected and well utilized. Tomorrow holds promise for discoveries that today we cannot even imagine. Gifts through your will or retirement plan can make them possible.

**MAKE A DIFFERENCE**

“Leaving a legacy was very important to me. It is part of what I have come to see later in life as my mission.”

Sharon Murphy, MD ’69 reflects on her career and time at Harvard Medical School and appreciates all that HMS has afforded her. “I am very grateful for the education I received, the people I met, and the wonderful teachers I had.”

Dr. Murphy has had a remarkable career. A specialist in pediatric hematology oncology, she was the inaugural director of a new Children’s Cancer Research Institute at the University of Texas Health Science Center while also being deeply involved in basic cancer research. Since 2002, she has been a Scholar-in-Residence at the Institute of Medicine in Washington, D.C.

Yet looking back on her many accomplishments, Dr. Murphy notes that she had few women mentors and other women leaders in medicine and science around her. “All throughout my career, I have often been the only woman in a position of leadership in the organizations I was working in. I would like to be a part of changing that.”

To make a difference for women who are entering medicine now and into the future, Dr. Murphy established a generous testamentary gift of retirement plan assets for an endowed fellowship fund with the intent that the fund be an important part of the School’s efforts to train, support, and increase the representation, advancement and success of women in medicine. “I trust Harvard to do the right thing.”

Sharon Murphy, MD ’69 is a former President and Fellowship of Harvard College, a Massachusetts educational, charitable corporation, for the benefit of Harvard Medical School to be used for [general purposes] or [scholarship/basic scientific research in [disciplinary education]].

Tax Identification # 04-2103580

**RETIREMENT PLAN ASSETS**

IRA Distributions Make Things Simple

You can use your individual retirement account (IRA) to make a gift to Harvard Medical School. The easiest way to do this is to name HMS as a beneficiary of the remainder of your IRA, 401(k), 403(b), Keogh, TIAA, tax-deferred annuity, or other qualified retirement plan.

Retirement assets in your estate are often subject to multiple taxes:

1. Estate tax at the death of the plan participant or spouse, and
2. Federal income tax, in addition to state income tax, when the beneficiary receives the plan balance.

This double “tax bite” makes retirement plans one of the worst assets to leave to your family. Gifts through your retirement plan avoid these taxes and can provide an immediate tax deduction. In addition, the value of such gifts is not included in your gross estate for estate tax purposes.

There are several ways to accomplish this.

**Designate HMS as the Beneficiary of Your Retirement Account**

Naming HMS as the recipient of your retirement plan after your death avoids both estate and income taxes on the assets. You could also divide your qualified retirement plan into separate IRA accounts—one for a spouse or child as a beneficiary, and one with Harvard Medical School as the beneficiary.

Transfer the Plan Assets to a Testamentary Charitable Remainder Trust

Designating a Harvard-managed charitable remainder trust as the beneficiary of your retirement plan assets in your will allows you to support both your family and Harvard Medical School. The assets at your death are distributed directly to a charitable trust that pays income for life to the individuals you choose. When the last beneficiary dies, the remainder of the trust is distributed to HMS for the purposes you have indicated.

If you have already made a provision for HMS in your will or estate plan, or if you would like more information about the Ezekiel Hersey Council, please return the reply form, or contact our Gift Planning office at 1-800-922-1782 or visit http://give.hms.harvard.edu/bequest.

The information presented here is intended to provide an overview of some of the many ways you can continue to support Harvard Medical School. It is not legal or tax advice specific to your situation. Your attorney and/or tax advisor can best advise you on such matters as they pertain to your individual circumstances.