INVEST IN LONGER, HEALTHIER LIVES

“I am very grateful for the education I received at Harvard Medical School, the people I met, and the wonderful teachers I had. Leaving a legacy is very important to me. It is part of what I have come to see as my personal mission in life.”

—Sharon Murphy, MD ’69

BEQUESTS/RETIREMENT PLAN ASSETS

Sharon Murphy is designating her retirement plan assets to advance the support and success of women students and faculty at HMS. What will be your legacy?
**BEQUESTS / RETIREMENT PLAN ASSETS AT HARVARD MEDICAL SCHOOL**

**BEQUESTS**
Name Harvard Medical School as a beneficiary of your will or living trust. This is the easiest way to make a gift to HMS, and you can designate it to support the area most important to you.

**HOW IT WORKS**
*Share the following bequest language with your attorney:*

“I give (______ dollars or ______ percent of the residue of my estate) to the President and Fellows of Harvard College, a Massachusetts educational, charitable corporation, for the benefit of Harvard Medical School (optional: to benefit education, research, or service).”

Tax Identification #04-2103580

**RETIREMENT PLAN ASSETS**
Retirement assets are often subject to an estate tax when the plan participant or spouse dies, as well as federal and state income taxes when the beneficiary receives the balance. This double tax bite makes retirement plans one of the most unappealing assets to leave to children yet one of the best to leave to HMS.

**HOW IT WORKS**
- Name HMS as a full or partial beneficiary of the remainder of your IRA, 401(k), 403(b), Keogh, TIAA, tax-deferred annuity, or other qualified retirement plan.
- Request a change of beneficiary form from your plan administrator and name the “President and Fellows of Harvard College, for the benefit of Harvard Medical School” as a beneficiary, along with the percentage you would like HMS to receive.

**BENEFITS (shared for both gift types)**
- Reduce or eliminate estate taxes
- Maintain your current assets
- Invest in world-class education, discovery, and service

**LEARN MORE**
For more information, please contact us in confidence:

Harvard Medical School, Office of Gift Planning

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