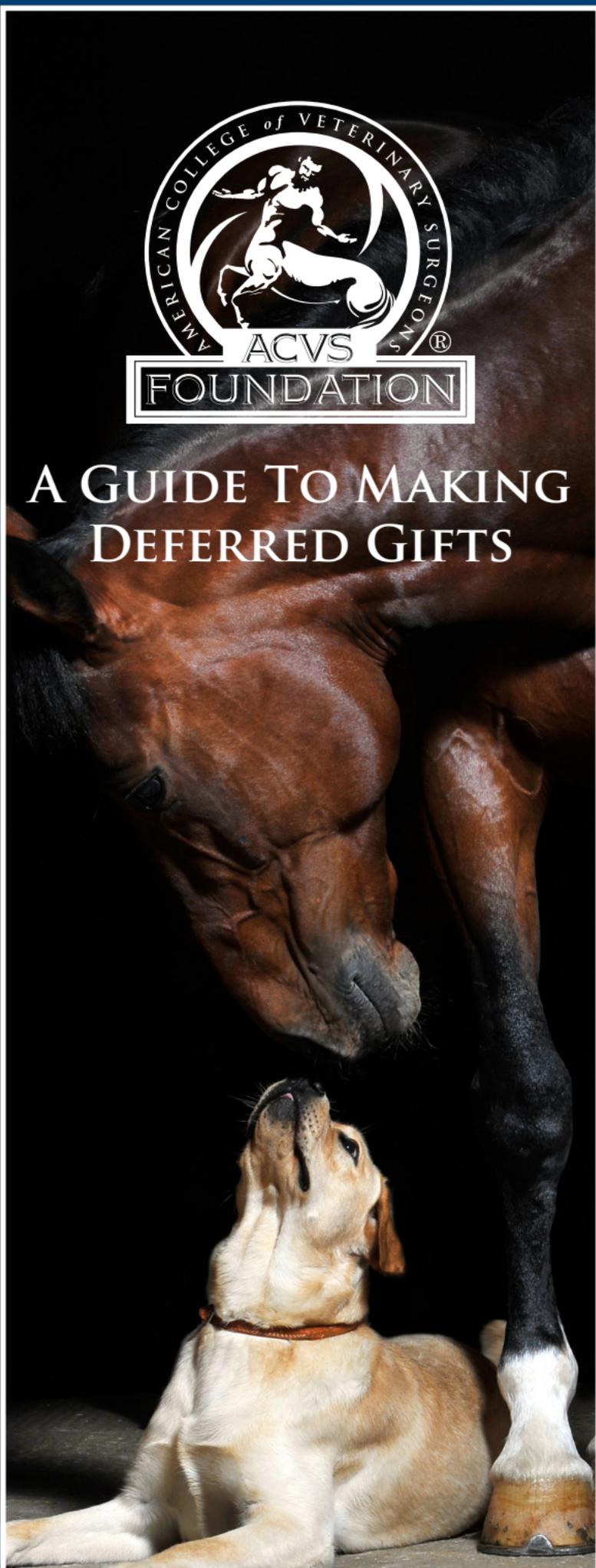




A GUIDE TO MAKING DEFERRED GIFTS



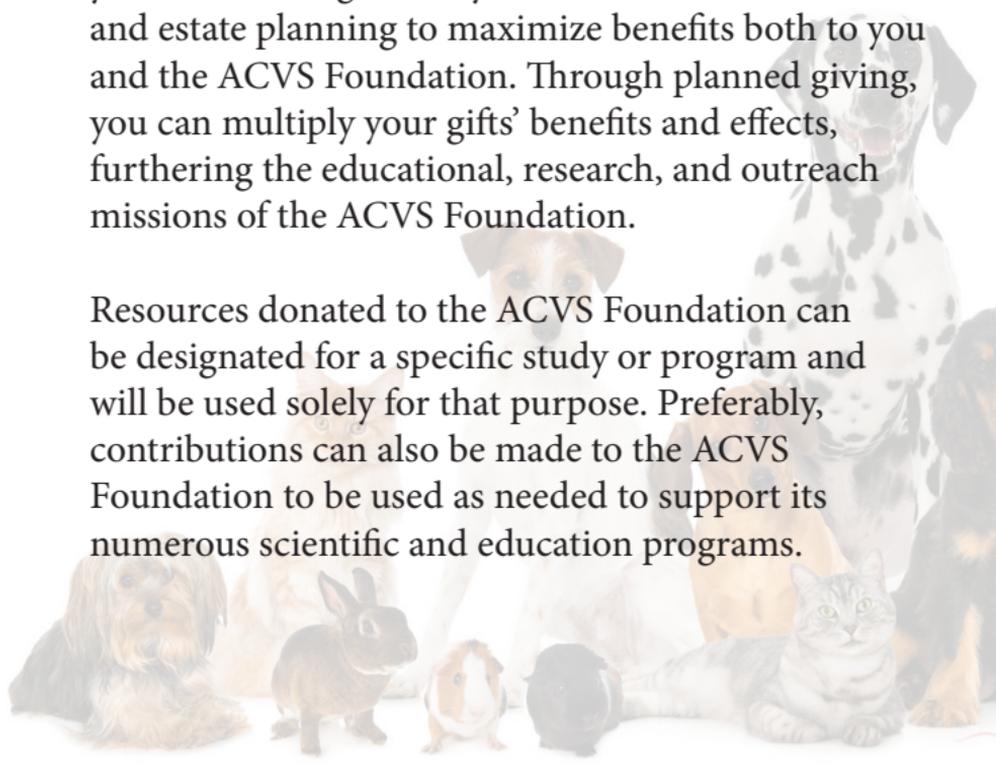


SUPPORT THE ACVS FOUNDATION WITH DEFERRED GIFTS

Since 1995, the ACVS Foundation, a 501c(3) organization, has thrived because of the support of ACVS veterinary surgeons and friends of the ACVS Foundation. It is only through donations from ACVS veterinary surgeons and partnership with the animal owning public that the ACVS Foundation will succeed in raising sufficient funds to support the development of solutions for many of the disease conditions affecting the animals that so positively impact our daily lives.

In addition to making gifts to the ACVS Foundation during your lifetime, there are many ways to make planned deferred gifts to the ACVS Foundation through your estate plan. Planned giving integrates your charitable gift into your overall financial, tax, and estate planning to maximize benefits both to you and the ACVS Foundation. Through planned giving, you can multiply your gifts' benefits and effects, furthering the educational, research, and outreach missions of the ACVS Foundation.

Resources donated to the ACVS Foundation can be designated for a specific study or program and will be used solely for that purpose. Preferably, contributions can also be made to the ACVS Foundation to be used as needed to support its numerous scientific and education programs.



Anyone considering a planned legacy gift should consult financial, tax, and/or legal advisors to determine the consequences of making a gift.

EXAMPLES OF DEFERRED GIVING

Gifts from wills / trusts

The most common form of deferred gifts is through a charitable “bequest” within your last will and testament or revocable living trust. You can name the ACVS Foundation as a beneficiary of a specific dollar amount or percentage of your estate, and this amount will not be subject to estate tax.

Gifts from retirement plans

Retirement account assets (such as an 401(k) or IRA) are some of the most tax efficient assets to transfer to charity. Depending on your financial circumstances, double taxation in the form of income taxes and estate taxes can significantly deplete retirement assets. By leaving retirement assets to the ACVS Foundation, you can avoid income taxes and reduce any estate taxes. Making a gift of retirement assets is as easy as updating your IRA beneficiary form to include the ACVS Foundation as a beneficiary for a specific percentage of the assets remaining.

Gifts of life insurance

Giving a life insurance policy is a way to make a substantial contribution to the ACVS Foundation. There are two options for using life insurance policies as charitable gifts:

- 1. Beneficiary Change** – Simply name the ACVS Foundation as a beneficiary (part or whole) of your life insurance policy. Upon your passing, your estate receives a charitable deduction and the death benefit passes to the ACVS Foundation tax-free. With this option you may change the beneficiary during your lifetime.

2. **Gift the Policy** – You may give ownership of the policy to the ACVS Foundation. You receive an immediate income tax deduction and the death benefits pass tax-free to the ACVS Foundation. You also receive tax deductions for any premium payments you make after gifting the policy

Charitable remainder trusts

A charitable remainder trust is an irrevocable trust set up to provide income to you and your spouse (or other individuals) for life (or a certain time period) and the remaining assets transfer to the ACVS Foundation. In addition to the income stream, your benefits include an immediate income tax deduction when assets are transferred into the trust and reduction of your taxable estate.

Charitable lead trusts

A charitable lead trust is an irrevocable trust set up to provide income to a charity during your lifetime (or a period of years) with the remainder passing to your heirs. In addition to providing an income stream to the ACVS Foundation, this strategy allows you to grow the principal for your heirs while potentially saving income and estate taxes.

THANK YOU

Gifts from ACVS veterinary surgeons, friends of the ACVS Foundation, and animal owners are the ACVS Foundation's most vital resources.

With your help, the ACVS Foundation will continue to support the advancement of surgical care of all animals. We encourage you to contact us whenever you have questions or need information about making a gift.

For more information contact:

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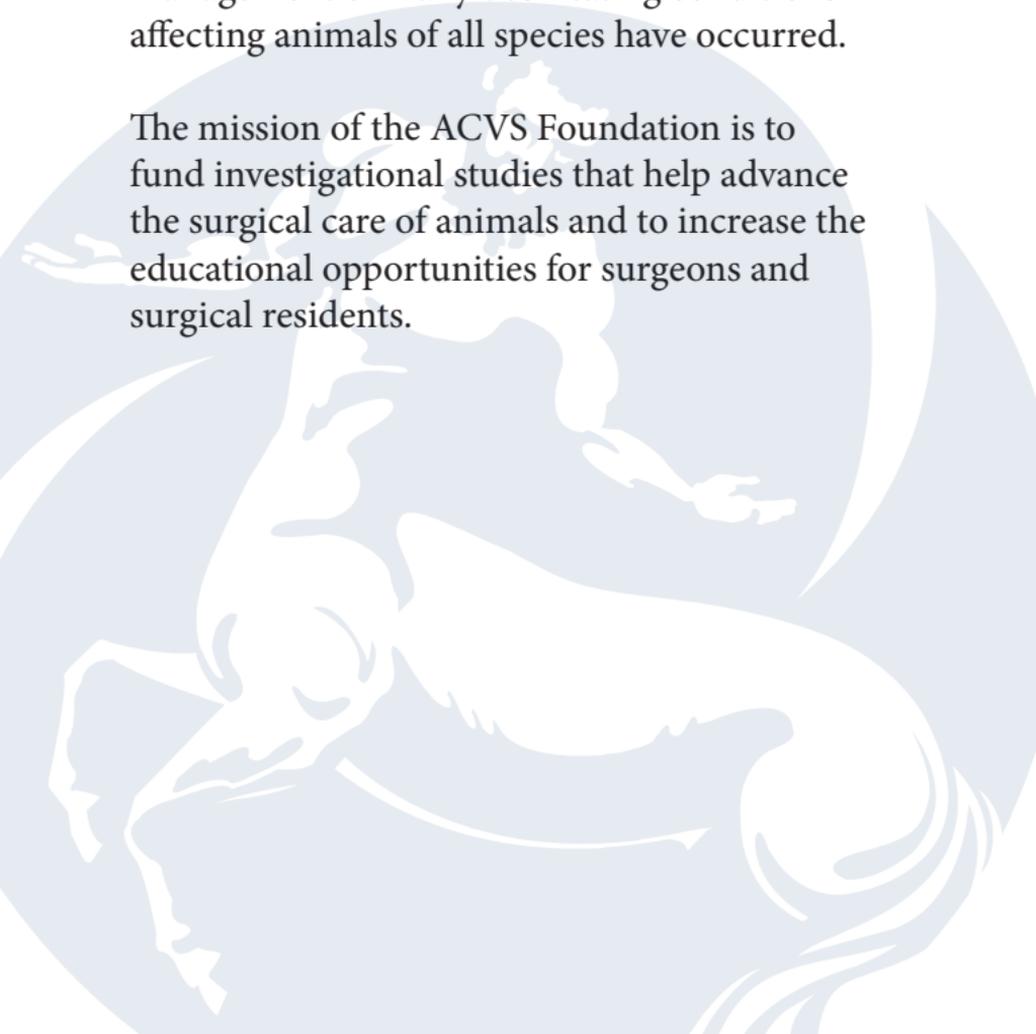


*Philanthropy will help the
ACVS Foundation forge a brilliant
future for veterinary surgery...
and for those it serves.*

MISSION OF THE ACVS FOUNDATION

American College of Veterinary Surgeons (ACVS) board certified veterinary surgeons are dedicated to providing expert care for animal patients by developing and implementing new surgical treatments and by training future surgical specialists in residency programs. As a result, over the past several decades significant advances in the surgical and medical management of many debilitating conditions affecting animals of all species have occurred.

The mission of the ACVS Foundation is to fund investigational studies that help advance the surgical care of animals and to increase the educational opportunities for surgeons and surgical residents.





*Committed to supporting the
advancement of surgical care of all
animals and the surgical profession.*

The ACVS Foundation
is funded only by donations.
Your generosity allows the
ACVS Foundation to
carry out its mission.

www.acvs.org/foundation