



Thalberg Family Providing Opportunities for Brandeis Students

His degree was from Yale, but Reuben Thalberg's heart was at Brandeis.

A generous supporter of the University dating back to its earliest days, the Connecticut physician established three charitable remainder trusts at Brandeis. Reuben, a victim of anti-Semitism during his undergraduate days, celebrated Brandeis's all-inclusive nature.

Since his death in 1976, his wife, Genevieve, has continued to support the institution that her husband so treasured. She is a member of the Board of Fellows and has helped arrange events for Brandeis supporters in Connecticut.

"I think Reuben would be very proud that his gifts helped Brandeis get to where it is today," Genevieve said. "He was very much a believer in the value of education and what it could do for people."

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—Genevieve Thalberg

Reuben was a beloved figure in Southington, Connecticut, a farming community between Hartford and New Haven where he opened a medical practice. A gifted diagnostician, he was known for never

turning away a patient regardless of his or her ability to pay. One of Southington's elementary schools was named in his honor, and flags around town were lowered to half-staff when he died.

At Brandeis, the focus of the Thalbergs' philanthropy has been on helping students through the Reuben and Genevieve Thalberg Endowed Scholarship. Genevieve met this year's recipients, Kristen Lascoe '07 and Farah Khan '08, at the annual Scholarship Appreciation



Kristen Lascoe '07, Genevieve Thalberg, and Farah Khan '08 together at the annual Scholarship Appreciation Luncheon at Brandeis.

Luncheon, which brings together donors who support Brandeis scholarships and fellowships and the students who benefit from their generosity.

Lascoe is scheduled to graduate in May with a dual degree in biochemistry and English and American literature. Her work outside the classroom with organizations involved with the fight against AIDS and HIV has inspired her to attend graduate school to pursue a master's degree in public health.

"I simply would not have had these invaluable experiences and opportunities without the generous support I received from the Thalberg Scholarship," Lascoe said.

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Planning a Charitable Bequest?

A Lifetime Gift May Provide Surprising Benefits

Among the most popular ways to make a significant gift to a favorite charity are provisions in wills and trusts. They are particularly attractive to those who feel they need the income generated by all their assets during their lifetimes.

Many philanthropic people are discovering, however, that there may be some very attractive reasons to accelerate their giving during their lifetimes in the form of charitable gift annuities.

What exactly is a charitable gift annuity?

A charitable gift annuity is a contractual agreement between a donor and a charitable organization under which the charity agrees to pay a fixed annual amount to one or two designated beneficiaries for life.

Your Heirs Can Benefit When You Establish a Gift Annuity

	Gift Comparison	
	By Will	Current Gift Annuity
Gift to Brandeis	\$100,000	\$100,000
Income-tax deduction	0	\$ 48,082
Income-tax savings	0	\$ 15,867
Value of savings—15 years at 6%	0	\$ 38,026
Additional annual net income	0	\$ 3,392
Value of additional income in 15 years at 6%	0	\$ 78,952
Total additional value in 15 years	0	\$116,978

I rely on the income my assets generate. Can I make a charitable gift annuity contribution and still maintain my standard of living?

Yes. A charitable gift annuity may actually increase your annual cash flow.

First, the gift annuity provides you with a guaranteed, fixed stream of income for as long as you live. The specific rate you receive depends on your age, with older beneficiaries receiving a greater percentage than younger beneficiaries because they have a shorter life expectancy. Brandeis issues gift annuities in any amount of \$10,000 or more, and the chart on the following page shows the rates we currently offer at various representative ages.

The payment from your gift annuity is likely to exceed the interest you are getting on traditional investments such as CDs, money market funds, and bank savings accounts.

In addition, a gift annuity contribution will enable you to claim a sizable income-tax deduction (see chart).

If you itemize deductions on your federal tax return, this deduction will produce tax savings for you proportional to your marginal tax bracket.

Example: Marvin, 70, contributes \$100,000 to Brandeis in exchange for a charitable gift annuity that will pay him \$6,500 each year for life. He can deduct \$44,273 as a result of the gift, which in his 33% tax bracket saves him \$14,610.

Are there other tax advantages?

Definitely. Your gift annuity contribution is treated for tax purposes as part gift, part investment. Consequently you do not have to pay tax on the portion of your payment that represents a return of your investment.

This means the real return from a gift annuity is even higher than the stated rate when compared to a fully taxable yield from a traditional investment.

Will a gift annuity cause more of my Social Security income to be taxable?

A gift annuity can actually result in less of your Social Security income being subject to tax.



Many Donors are Utilizing New IRA Rollover Provision

Why? All income—even tax-exempt income—can work against you for purposes of determining how much of your Social Security income is taxable. The good news: The tax-free portion of your gift annuity payout is not “income” but a return of your investment. You may be able to increase your cash flow and lower the amount that is treated as income.

If I wait and direct a gift to Brandeis at my death, won't my estate get tax benefits from that?

If your gross estate is less than the amount exempt from federal estate tax—currently \$2 million—your estate will owe no tax and the gift will produce no tax savings. As the exempt amount has risen, fewer and fewer people are subject to federal estate tax.

Frankly, one of the reasons many people have chosen to accelerate their testamentary gifts and make current gift annuity contributions is to benefit from the income-tax savings available during their lifetimes. These savings could generate a meaningful amount of additional resources at your death.

Need More Answers?

If you would like more information about gift planning opportunities, please call 1-800-333-1948 ext. 64069.

To help with your planning, we would like you to have a copy of our booklet, *12 Ways a Charitable Gift Annuity May Benefit You*. Simply return the attached postcard and we will gladly send it to you.

Many Brandeis donors have taken advantage of the new tax-free charitable individual retirement account (IRA) rollover provision to support important initiatives at the University.

The Brandeis Annual Fund, the National Women's Committee's Science for Life campaign, and the Class of '52 Scholarship Endowment Fund have all benefited from the generosity of Brandeis donors realizing the significant advantages of the Pension Protection Act.

Under the new law, which was enacted last summer, individuals who are at least 70½ years old can transfer up to \$100,000 per year to Brandeis (or another qualified charity) directly from their traditional IRA, rollover IRA, or Roth IRA without being required to report it as income for federal tax purposes. The provision is only effective until December 31, 2007.

“This IRA rollover provision provides a wonderful opportunity for Brandeis supporters to make a gift to the University that allows them to meet both their philanthropic and financial goals,” said Nancy Winship, P '10, Brandeis's senior vice president of institutional advancement.

Previously, donors had to report a withdrawal from an IRA as income and then declare an income-tax deduction for the charitable contribution.

If you would like more information or are interested in using the new IRA rollover to make a gift to Brandeis, please call the Office of Development at 1-800-333-1948 ext. 64069.

Sample Benefits for a \$100,000 Gift Annuity

AGE(S)	ALLOWABLE PAYOUT RATE	ANNUAL PAYOUT	TAX-FREE PORTION	CHARITABLE DEDUCTION	TAX SAVINGS IN 33% TAX BRACKET
One annuitant					
60	5.7%	\$ 5,700	\$2,576	\$37,974	\$12,531
65	6.0%	\$ 6,000	\$2,952	\$41,310	\$13,632
70	6.5%	\$ 6,500	\$3,504	\$44,273	\$14,610
75	7.1%	\$ 7,100	\$4,189	\$48,082	\$15,867
80	8.0%	\$ 8,000	\$5,112	\$51,929	\$17,137
85	9.5%	\$ 9,500	\$6,659	\$54,744	\$18,066
90	11.3%	\$11,300	\$8,396	\$58,846	\$19,419
Two annuitants					
60-60	5.4%	\$ 5,400	\$2,327	\$31,173	\$10,287
65-65	5.6%	\$ 5,600	\$2,643	\$34,185	\$11,281
70-70	5.9%	\$ 5,900	\$3,044	\$37,535	\$12,387
75-75	6.3%	\$ 6,300	\$3,566	\$41,544	\$13,710
80-80	6.9%	\$ 6,900	\$4,264	\$45,853	\$15,131
85-85	7.9%	\$ 7,900	\$5,317	\$49,484	\$16,330
90-90	9.3%	\$ 9,300	\$6,668	\$53,302	\$17,590

Calculations are based on 6.2% representative discount rate.

News on Campus

- Brandeis was the first stop on a nationwide peace tour featuring Israeli and Palestinian artwork. "Offering Reconciliation" showcased 135 ceramic bowls commissioned by an organization of bereaved Israelis and Palestinians. The exhibition will also visit the United Nations and the World Bank.
- Elaine and Gerald Schuster made a gift of \$5 million to Brandeis's newly named Elaine and Gerald Schuster Institute for Investigative Journalism, a first-of-its-kind center committed to in-depth, nonpartisan reporting on issues with broad public interest.
- For the first time in school history, both the Brandeis men's and women's basketball teams qualified for NCAA Tournament play. Both teams won their opening-round games before losing in the second round. The men's team enjoyed its most successful season in nearly three decades.
- As part of the Jubilee celebrating the 150th birthday of the University's namesake, Brandeis hosted a premiere screening of the new PBS documentary "Justice Louis D. Brandeis: The People's Attorney."
- Author David Oshinsky, Ph.D. '69 will receive the Brandeis Alumni Achievement Award. The University of Texas history professor won the Pulitzer Prize in history for his book *Polio: An American Story*.

Brandeis Today and Tomorrow is a publication of Brandeis University, exclusively for alumni, parents, and friends. Information provided is not intended as legal or tax advice. Please consult your attorney, accountant, or financial consultant to discuss the legal or tax implications for your individual situation.

Please Send Me Information

- I/We would like to receive a copy of your booklet, **12 Ways a Charitable Gift Annuity May Benefit You.**
- I/We would like information about the IRA rollover provision.
- I/We would like more information on other types of life-income gifts and bequests.
- I/We have already included Brandeis in my/our estate plan(s) through:
 - a will
 - a trust agreement
 - an insurance policy
 - other _____ .

If you are a Brandeis alumnus or alumna, please indicate your class year _____ .

Name(s)

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Sachar Legacy Society

In the last fifty years, Brandeis University has benefited from the vision and commitment of individuals who have included the University in their estate plans. More than five hundred alumni, parents, and friends have joined the Sachar Legacy Society, named in honor of Dr. Abram L. Sachar, founding president of Brandeis.

The Sachar Legacy Society honors and recognizes individuals who have indicated that Brandeis University is in their will, have established a charitable gift annuity, have created a charitable remainder trust, or have set up a pooled income fund or other planned gift. These donors to Brandeis realize the merit and strength of gifts that will provide for the future of this young institution of higher learning.

To become eligible for Sachar Legacy Society membership, an individual simply informs the University in writing that Brandeis has been included in his or her estate plans.

If you would like more information about becoming a member of the Sachar Legacy Society, please contact the planned giving office at 1-800-333-1948 ext. 64069.



Fellow Genevieve Thalberg receives her Sachar Legacy Society certificate from Nancy Winship, P '10, senior vice president of institutional advancement.

Thalberg Scholars at Brandeis Appreciate Family's Support

continued from front

Khan, a biochemistry major and consistent Dean's List student, has already been accepted to Tufts Medical School through its early admissions program and plans to specialize in pediatrics. She tries to serve as an example for her younger sister and others.

"I am confident that Brandeis is allowing me to become a better person and thus a better role model for her," Khan said. "I will always be deeply grateful to Mrs. Thalberg and her husband for giving me this opportunity."

Genevieve greatly enjoys her campus visits and the opportunity to meet with Thalberg Scholars.

"I feel very proud whenever I'm at Brandeis," Genevieve said. "I feel an energy there that sparks something in me. My feelings toward Brandeis are favorable in every way."

Save the Date...

Sachar Legacy Society Luncheon

Tuesday, September 18, 2007
at Brandeis University

If you are interested in attending and would like more information, please call 1-800-333-1948 ext. 64069.

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THE SACHAR LEGACY SOCIETY

Honoring Husband's Commitment to Social Justice by Supporting Brandeis

Sure, her son enjoyed his Brandeis experience and felt it prepared him well for a life in the theater, but the affection that Norma Perlstein P '79 has for Josh's alma mater runs even deeper: The Perlstein family has long embraced the University's foundational commitment to social justice.

While living in Detroit in the turbulent 1960s, Norma and her late husband, Norman, dedicated themselves to improving intergroup relations during the early days of the civil rights movement. Norman worked for the local Jewish Community Relations Council while Norma led efforts aimed at smoothing the integration of local neighborhoods and schools.



Norma Perlstein P '79

Two years ago, Norma established a charitable gift annuity at Brandeis to honor her husband's commitment to social justice. She created another gift annuity last month. The annuities provide her with a generous income while offering significant tax advantages connected to both the initial gift and subsequent income.

"Norman was a wonderful man who had very strong values that he transferred to our children," said Norma, who became a member of the Sachar Legacy Society when she included Brandeis in her estate plans. "To honor all of the things he stood for, I wanted to make this gift to Brandeis, an institution he loved.

"Not only does Brandeis provide students with a great education, it does so within the context of Jewish values. It is a place I want to see flourish long into the future."

Norma still works as a volunteer assisting others. After years of involvement with groups as varied as the YWCA, Girl Scouts, American Field Service (AFS), and the Red Cross, she now volunteers her time in the Department of Spiritual Care at Greenwich Hospital.

Her son Josh Perlstein '79, a theater arts major at Brandeis, is an award-winning director and an associate professor of theater arts at Central Connecticut State University.

During his senior year, Josh teamed with some of his friends and fellow theater students to write an original musical based on their experiences while living together. The play captured a prestigious American College Theater Festival Award.

"I remember Josh telling us after he won the award, 'Can you believe it? I'm starting at the top of my profession,'" Norma recalled.



Brandeis University

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