

Establish Your Legacy and Leave a Lasting Impression



Giving Opportunities for the St. Louis Mercantile Library at the University of Missouri-St. Louis

Established in 1846 by civic leaders and philanthropists, the Mercantile Library at the University of Missouri-St. Louis exists today as a vibrant community, cultural asset. It is the oldest library west of the Mississippi and the grandparent of all cultural institutions in St. Louis. The task of the Mercantile Library as a research library is to make its collections available to the widest number of local and national users. The library's programs, research opportunities, special collections and other treasures are made possible in part through the generosity of our friends and supporters. There are many ways to offer valuable support to the Mercantile and continue this tradition.

Gifts of Cash or Securities

Gifts of cash or securities are the most common forms of charitable giving in support of the Mercantile. Gifts of cash may be made by credit card and personal or corporate checks are payable to the University of Missouri-St. Louis. Gifts of securities must be coordinated through the UM-St. Louis Office of University Development and electronic transfer options also are available. Your gift to the Mercantile will be promptly acknowledged, providing a tax receipt for your records.

Charitable Gift Annuities

Charitable gift annuities pay a fixed annual income to you or another beneficiary for life, or other specified term. When the annuity matures, the assets are distributed to the Mercantile Library.

Charitable Remainder Trusts

Charitable remainder trusts and uni-trusts may be established through the university by irrevocably transferring cash or other assets. The trust assets are then invested to pay quarterly income to you or another beneficiary for life, or other specified term. When the trust matures, the assets are distributed to the Mercantile Library.

Pooled Income Fund

The University of Missouri-St. Louis pooled income fund is similar to a mutual fund. It allows you to combine your gift with those of other Mercantile donors to receive a pro-rated share of the fund's earned income.

Bequests

The Mercantile Library may be included in your will or revocable living trust. To ensure that a bequest is written to best carry out your intentions, our office will assist those interested in making a contribution.



Gifts of Tangible Personal Property

Upon review and approval, the Mercantile accepts gifts of tangible personal property such as art work and historical artifacts. The university's development office will assist those interested in making such a contribution to the Mercantile.

Gifts of Life Insurance

To provide a gift from life insurance, simply list the Mercantile Library at the University of Missouri-St. Louis as both owner and beneficiary of your permanent life insurance policy. The university's development office is pleased to work with your life insurance agent to complete the gift.

Corporate Matching Gifts

If your company has a matching gift program, you may request a matching gift form from your human resources department. After completing the employee portion of the form, please send it to the university's development office. We will verify the contribution and return the form to your employer to request the gift match for the Mercantile Library.

The 1963 Society

Making a deferred gift to the Mercantile Library is one way to support its proud past and promising future. Deferred or planned gifts are commitments made in the present that benefit the library at a future date. Some planned gifts provide an immediate tax benefit, as well as income for you or your beneficiaries. A professional financial planner can help you determine the tax advantages of a deferred or planned gift to the Mercantile Library and the university.

The University of Missouri-St. Louis established *The 1963 Society* to recognize alumni and friends who have invested in the future of the library and university through their planned gifts. Recognized gifts include bequest provisions in a will or trust, life income arrangements, gifts of life insurance, and beneficiary designations made with retirement assets or insurance policies.

The society's name commemorates the year the university was founded, and it honors those individuals who have made a planned gift as an expression of confidence in the mission of the university and the Mercantile Library. Planned gifts will provide the necessary financial support that will allow the library and the university to undertake future projects as they strive to achieve new levels of excellence.



The Charitable Gift Annuity: *Make Your Money Do More*

Combine personal and charitable goals to achieve more, such as:

- A current gift to the The Mercantile Library at the University of Missouri-St. Louis
- An immediate income-tax deduction
- Income for life

In exchange for your contribution, we guarantee to make annual payments for life to you or the one or two beneficiaries you designate.

The following chart shows our current rates for gift annuities at sample ages, the annual income, the amount of income that is tax-free, and the amount of the contribution that is deductible.

Age	Rate*	Total Annual Income	Tax-Free Portion	Allowable Charitable Deduction
<i>One Life</i>				
60	5.5%	\$550	\$297	\$2,827
70	6.1%	\$610	\$378	\$3,988
80	7.6%	\$760	\$535	\$4,961
<i>Two Lives</i>				
60/60	5.2%	\$520	\$274	\$1,873
70/70	5.6%	\$560	\$338	\$3,051
80/80	6.6%	\$660	\$456	\$4,201

\$10,000 Gift Annuity with UMSL

**Rates subject to change and restrictions may apply. Call the UMSL Office of Planned Giving for more information.*

Please contact us with any questions you may have concerning charitable gift annuities.

Brenda McPhail

Senior Director, University Development

(314) 516-6503

mcpfailb@umsl.edu

