The generosity of these donors helps ensure Washington University through estate gifts, life income plans or other planned gifts. For information or to notify the Office of Planned Giving at 800-835-3503 or 314-935-5373.

Dr. Paula Clayton — Enriching the Residency Experience

During her 15-year tenure at the university, Paula achieved international recognition for her leading-edge research on mood disorders and bereavement. Among her many outstanding accomplishments was a groundbreaking 1969 textbook on mania, which she co-authored with her colleague and mentor, George Winokur, MD. “It was an exciting time to be in psychiatry,” she recalls. Paula could not have foreseen the impact she would have in her chosen field of psychiatry and the opportunities she would create for future generations of women.

In 1980, Paula again proved to be an inspirational role model for women in medicine when she became the first woman to chair a department of psychiatry in the United States. For almost 20 years, she oversaw their research grants program as well as the development and implementation of suicide education and prevention programs.

Her gift will help ensure that similar research opportunities are available to future psychiatry residents. Her generous support includes a deferred payment gift annuity, which now makes payments to her for her lifetime. The proceeds of the gift annuity will ultimately fund the “Paula J. Clayton MD Endowment Fund,” which will support a psychiatric resident’s stipend or expenses while conducting research. She is grateful to the university for cultivating her interest in research, and for the career preparation she received.

Washington University School of Medicine, and from 2006 to 2013, she was the medical director of the American Foundation for Suicide Prevention in New York City, where she oversaw their research grants program as well as the development and implementation of suicide education and prevention programs.

“Washington University was at the forefront of a movement toward a medical, research-focused model of psychiatry. The premise was that there were medical disorders of the brain similar to disorders of the body, such as diabetes and heart disease.”

A Gift for Scientific Discovery & Innovation

Would you like to support the university, but need to maintain flexibility to meet ongoing personal and family needs? Consider some of the ways to make a revocable gift. See page 3.

Together, We Advance Human Health

Washington University School of Medicine is uniquely positioned to make significant contributions to advancing medicine on many levels. Learn how your planned gift can make a difference. See page 6.

The Charitable IRA Rollover Gift is Back

Individuals age 70 1/2 and older may make tax-free gifts from their IRAs to a qualified charitable organization such as Washington University. See page 4.

plannedgiving@wustl.edu
plannedgiving.wustl.edu
(800) 835-3503 | (314) 935-5373
A Gift for Scientific Discovery & Innovation

GROWING UP IN ST. LOUIS, PAULA CLAYTON, MD ’60, set her sights on becoming a physician. "I was the youngest of three girls. From the time I was young, I remember wanting to be doctor," says Paula. In the late 1950s, however, the number of women entering medical school was small. "I was one of two women to enter in my class," she says. "Medical schools were reluctant to accept women because there was a concern that women would not go on to practice or enter academia once they married and started families. I felt very fortunate that Washington University took a chance on me."

Paula proved to be an excellent student, who was more than capable of handling the responsibilities of medical school and a family (the first of her three children was born during her fourth year of medical school). She went on to complete her residency in psychiatry at Barnes and Renard Hospitals in St. Louis, where she served as chief resident and instructor from 1964 to 1965.

Paula could not have foreseen the impact she would have in her chosen field of psychiatry and the opportunities she would create for future generations of women. In 1965, she was appointed to the faculty in psychiatry at Washington University School of Medicine, where she worked under Samuel B. Guze, MD, Eli Robins, MD, and George Winokur, MD. "It was an exciting time to be in psychiatry," she recalls.

"Washington University was at the forefront of a movement toward a medical, research-focused model of psychiatry. The premise was that there were medical disorders of the brain similar to disorders of the body, such as diabetes and heart disease."

During her 15-year tenure at the university, Paula achieved international recognition for her leading-edge research on mood disorders and bereavement. Among her many outstanding accomplishments was a groundbreaking 1969 textbook on mania, which she co-authored with her colleague and mentor, George Winokur, entitled *Manic Depressive Illness* (the first textbook published on the subject).

In 1980, Paula again proved to be an inspirational role model for women in medicine when she became the first woman to chair a department of psychiatry in the United States. For almost 20 years, she served as professor and head of the Department of Psychiatry at the University of Minnesota School of Medicine. After retirement, she subsequently joined the faculty of the University of New Mexico School of Medicine, and from 2006 to 2013, she was the medical director of the American Foundation for Suicide Prevention in New York City, where she oversaw their research grants program as well as the development and implementation of suicide education and prevention programs.

Grateful for the opportunities she experienced at Washington University, Paula is passionate in her support for the university. "Washington University is such a wonderful institution of learning," she says enthusiastically. Her generous support includes a deferred payment gift annuity, which now makes payments to her for her lifetime. The proceeds of the gift annuity will ultimately fund the "Paula J. Clayton MD Endowment Fund," which will support a psychiatric resident’s stipend or expenses while conducting research. She is grateful to the university for cultivating her interest in research, and for the career preparation she received. Her gift will help ensure that these choices are available to psychiatry residents in the future.

*Like Dr. Clayton, you can establish a deferred payment gift annuity that will provide an immediate tax deduction and fixed payments that will begin at a future point in time, such as upon retirement. To learn more, contact the Office of Planned Giving at 800-835-3503 or 314-935-5373.*

Page 6
Advancing human health is a complex undertaking, and the Washington University School of Medicine is one of the few institutions worldwide with the vision, depth of experience and intellectual resources to make significant strides in bringing this to fruition. Through innovative research, outstanding clinical care and a focus on training the next generation of medical leaders, the School of Medicine is identifying ways to eliminate entire diseases, developing treatments that improve and prolong lives, and making major strides in streamlining healthcare delivery, reducing unnecessary costs and serving populations in need.

“Our overarching vision is to use our resources as a top-tier institution to make significant and lasting contributions to advancing human health,” says Larry J. Shapiro, MD, Executive Vice Chancellor for Medical Affairs and Dean.

Through Leading Together: The Campaign for Washington University, the School of Medicine has identified key areas in which support is needed to advance human health:

- Understanding the Brain
- Cancer and Personalized Medicine
- Diabetes, Heart Disease and Obesity
- Infectious Diseases and Global Health
- The Next Generation – Attracting the best Students and Faculty

Whether your gift is designated for scholarships, professorships, research or unrestricted purposes, planned gifts are a critical source of support. There are several ways to establish a planned gift that will provide attractive financial and tax benefits to you and help Washington University and the School of Medicine successfully advance human health.

**GIFTS IN YOUR ESTATE PLAN**

A gift through your will, trust, qualified retirement plan or life insurance, is a simple, yet significant way to support the School of Medicine and maintain the flexibility to meet ongoing personal and family needs. Estate gifts enable you to:

- Provide for the needs of family and loved ones.
- Retain control of your assets during your lifetime.
- Reduce estate taxes on your passing.
“We believe answering the great questions in medicine requires bold research focused in areas of high reward,” says Dean Shapiro. “The time for answers is now. Every individual can help us find them. Together, we will make a difference.”

**LIFE INCOME PLANS**

**Charitable Gift Annuity**

- Establish a charitable gift annuity with $5,000 or more in cash or appreciated securities and receive fixed lifetime payments (see rate chart), a charitable income tax deduction and estate tax benefits.
- Reduce capital gain tax when you fund your gift annuity with appreciated assets.
- Enjoy partial tax-free payments.

### Gift Annuity Sample Payment Rates*

<table>
<thead>
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<th>AGE</th>
<th>FIXED RATE</th>
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<tbody>
<tr>
<td>60</td>
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<table>
<thead>
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<td>75 &amp; 75</td>
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</tr>
<tr>
<td>80 &amp; 80</td>
<td>5.7%</td>
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<tr>
<td>85 &amp; 85</td>
<td>6.7%</td>
</tr>
<tr>
<td>90 &amp; 90</td>
<td>8.2%</td>
</tr>
</tbody>
</table>

*Rates are subject to change.

**Charitable Remainder Unitrust**

- Fund a charitable remainder unitrust with $50,000 or more in cash, appreciated securities or real estate and receive lifetime payments, a charitable tax deduction, and estate benefits.
- Washington University will draft and manage the trust and serve as trustee at no additional cost to you.
- Reduce capital gain tax when you fund the unitrust with appreciated assets such as securities or real estate.
- Enjoy tax-free principal growth.

**GIFTS OF APPRECIATED ASSETS AND REAL ESTATE**

One of the most tax-efficient ways to give is through gifts of appreciated assets (owned for more than one year) such as real estate or publicly traded securities. Benefits of contributing appreciated assets to the university include:

- A charitable income tax deduction based on the current value of the property;
- Capital gain tax savings;
- An opportunity to use these assets to fund select life income plans.

For additional information on these and other planned giving strategies, please contact the Office of Planned Giving at 800-835-3503 or 314-935-5373.
Q&A

Revocable Gifts Provide Flexibility

What is a revocable gift?

Revocable gifts are planned gifts that enable you to designate a future gift to Washington University, retain control of your assets during your lifetime, and maintain flexibility to meet ongoing personal and family needs should your circumstances change. After your passing, the assets transfer to the university to support the purpose you designate.

How can I make a revocable gift?

There are several simple ways to make a revocable gift:

• Wills/Trusts – You can make a provision in your will or living trust
• Beneficiary designations on qualified retirement plans (i.e. IRAs, 401(k) and 403(b) plans), life insurance policies and commercial annuities
• Payable on death (POD) designations on bank accounts and brokerage accounts

Recent Gift Story

Julia is an alumna of Washington University who is interested in helping children with special needs and supporting scholarships. She cannot make a large outright gift, but has significant retirement plan assets. She has a few nieces and nephews that she would like to provide for in her estate plan.

Testamentary Remainder Unitrust

1 Julia creates estate plan to establish charitable testamentary remainder unitrust with Washington University.*
2 Upon Julia’s passing, the beneficiary designation in her estate plan transfers retirement plan assets to the university to fund the charitable trust.
3 Income from trust to nieces and nephews for a term of years (Saves on taxation of retirement plan assets)
4 When charitable trust ends, remainder of trust assets distributed to Washington University for:
   • Endowed scholarship fund
   • Endowed fund to support research

*Julia can modify her gift during her lifetime, if her circumstances change.

What steps can I take to make a revocable gift to Washington University?

• Discuss your charitable intentions and goals with your legal and financial advisors.
• Contact the Office of Planned Giving. Our staff is available to meet with you and your advisors to discuss how you can structure your gift based on your charitable, tax and estate planning goals.

Phone: 800-835-3503 | 314-935-5373
Email: plannedgiving@wustl.edu
Complete and mail the attached postage-paid card

Remember, all planned gifts completed during the Leading Together campaign will be counted in campaign totals.

page 3
We Advance Human Health TOGETHER,

• Understanding the Brain has identified key areas in which support is needed, including research, outstanding clinical care and a focus on training the next generation of medical leaders, and accessing and using intellectual resources to make significant strides in bringing this to fruition. Through innovative approaches to teaching and learning, our faculty, students and staff are moving forward together.

• Cancer and Personalized Medicine

• Infectious Diseases and Global Health

Medical Affairs and Dean.

Executive Vice Chancellor for Medical Affairs and Dean.

Leading Together: The Campaign for Medicine

Leading Together: The Campaign for Medicine

Gifts enable you to:

• An opportunity to use these assets to fund unrestricted purposes. Planned gifts are a critical source of support. There are several options for making planned gifts:

• Placing a gift directly into a foundation or other charitable organization

• Donating stocks or other securities

• Capital gain tax savings;

• A charitable income tax deduction based on the fair market value of the donation

• Potential to reduce estate taxes on your passing.

A gift through your will, trust, qualified retirement plan,

GIFTS IN YOUR ESTATE PLAN

Whether your gift is designated for endowed scholarship fund, endowed fund to support research, a gift annuity with appreciated assets.

Enjoy partial tax-free payments.

Charitable Gift Annuity

ONE LIFE

TWO LIVES

Sample Payment Rates*

AGE

80 & 80 5.7%

60 & 60 3.9%

85 & 85 6.7%

65 & 65 4.2%

75 & 75 5.0%

*Rates are subject to change.

For additional information on these and other planned giving strategies, please *Julia can modify her gift during her lifetime, if her circumstances change.

What steps can I take to make a revocable gift to Washington University?

Discuss your charitable intentions and goals with your legal and financial advisors. Washington University will draft and execute all necessary documents to ensure the revocable gift is properly established.

Julia is an alumna of Washington University who is interested in supporting the University.

She has a few nieces and nephews. She cannot make a large outright gift, but she wishes to support the University and provide for her nieces and nephews.

Julia creates estate plan to establish charitable testamentary remainder unitrust in recognition of her planned gift for the university.

1      Julia creates estate plan to establish charitable testamentary remainder unitrust in recognition of her planned gift for the university.

2     When charitable trust ends, remainder of trust assets distributed to Washington University for:

3     Income from trust to nieces and nephews for a term of years (Saves on taxation of retirement income tax on the income from the trust)

4     When charitable trust ends, remainder of trust assets distributed to Washington University for:

5     Income from trust to nieces and nephews for a term of years (Saves on taxation of retirement income tax on the income from the trust)

6     When charitable trust ends, remainder of trust assets distributed to Washington University for:

7     Income from trust to nieces and nephews for a term of years (Saves on taxation of retirement income tax on the income from the trust)

8     When charitable trust ends, remainder of trust assets distributed to Washington University for:

9     Income from trust to nieces and nephews for a term of years (Saves on taxation of retirement income tax on the income from the trust)

10    Income from trust to nieces and nephews for a term of years (Saves on taxation of retirement income tax on the income from the trust)

Julia Beneficiary

The Charitable IRA Rollover Gift is Back

The American Taxpayer Relief Act, signed into law by President Obama earlier this year, includes key provisions that once again enable individuals to make tax-free charitable gifts from Individual Retirement Accounts (IRAs). Through December 31, 2013, individuals 70½ or older may make tax-free gifts totaling up to $100,000 using funds transferred directly from their IRAs to qualified charitable organizations such as Washington University. Your spouse may also be eligible to make such gifts up to $100,000 from his/her IRA.

To learn more or to make a gift, contact the Office of Planned Giving at 800-835-3503 or 314-935-5373.
The Robert S. Brookings Partners recognizes individuals who have chosen to support Washington University through estate gifts, life income plans or other planned gifts. The generosity of these donors helps ensure the continued excellence of the university for generations to come. For information or to notify us of a gift in your will, trust or other planned gift, please contact the Office of Planned Giving at 800-835-3503 or 314-935-5373.
What’s inside:

Ways to Make a Revocable Planned Gift
Would you like to support the university, but need to maintain flexibility to meet ongoing personal and family needs? Consider some of the ways to make a revocable gift. See page 3.

Together, We Advance Human Health
Washington University School of Medicine is uniquely positioned to make significant contributions to advancing medicine on many levels. Learn how your planned gift can make a difference. See pages 1 & 2.

The Charitable IRA Rollover Gift is Back
Individuals age 70½ and older may make tax-free gifts from their IRAs to a qualified charitable organization such as Washington University. See page 4.

A Gift for Scientific Discovery & Innovation
As a medical student, Paula Clayton, MD ’60, discovered a penchant for research that would eventually lead to international acclaim for her groundbreaking studies on mood disorders and bereavement. Her planned gift will help ensure that similar research opportunities are available to future psychiatry residents. See page 6.

The Office of Planned Giving is here to assist you.
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