Dear Friends,

The generous support of alumni and friends has been critical to the success of the Yale School of Public Health. Planned gifts are a wonderful opportunity to advance the school’s mission by increasing financial aid and making a YSPH education affordable to generations of future public health leaders.

Whether by way of a bequest or a life income gift, planned gifts can be a means of achieving your own personal goals and serving the school and its students.

As we look toward our second one hundred years and celebrate all that the Yale School of Public Health has accomplished, I invite you to create a legacy that will be a lasting testament to your generosity and vision.

Sincerely yours,
Paul D. Cleary, Ph.D.
Dean, Yale School of Public Health

Gifts that Provide Income for Life…and Payments You Can Depend On

Through charitable gift annuities and charitable remainder trusts, you, or someone you name, can receive lifetime payments — and the satisfaction that the Yale School of Public Health will benefit, too.

Charitable Gift Annuity (View)

This gift offers stable, secure payments for life to you or to one or two individuals you select. Annuity rates, which are determined in part by the ages of the beneficiaries when payments begin, are fixed when the gift is made.

It is also possible to make a gift now, but defer the start of payments until a time in the future. The longer the deferral period, the higher the payments you can expect to receive.

A deferred gift annuity offers a way to supplement retirement income with fixed payments. If you are not certain when you would like payments to begin, you may select a window of possible start dates and decide at a later time.

Richard Skolnik made a series of deferred payment gift annuities to supplement his and his wife’s retirement income.

“Gift annuities offer me the chance to add to my own and my wife’s financial security and, at the same time, make a commitment to provide financial assistance to generations of students. The fund, named in memory of my father, is called the Ralph Skolnik Summer Internship Fund and supports students at the Yale School of Public Health.” — Richard Skolnik ’72 B.A.

Charitable Remainder Trust (View)

You transfer cash, stock, real estate, or other assets to a trustee who manages and invests them for you in a separate trust. You, a bank or brokerage firm, or in some cases Yale may serve as trustee. The trust makes payments to you, you and your spouse, or to another person of either a fixed dollar amount or a variable amount. Beneficiaries receive payments for their lifetimes or for a term of years. Yale receives the balance — the “charitable remainder” — when the trust ends.

Give—and Receive

Gifts that provide lifetime income, including charitable gift annuities and charitable remainder trusts, may be designated for any purpose at the Yale School of Public Health. They can support student travel fellowships, global health initiatives, research, scholarships, or any program at YSPH you wish to sustain. Most importantly, these gifts enable you to provide for yourself and your family and ultimately help to preserve your values and make an enduring impact.

Through their generosity, life income donors secure their own future, and help to ensure the School of Public Health’s future as well. Perhaps one of these life income gifts can meet your income needs and help you reach your financial and charitable goals.

Yale Charitable Gift Annuity Rates

Simple, stable, and secure, a Yale gift annuity offers you the peace of mind of fixed payments for life secured by the total assets of the university. At the same time, you have the opportunity to support future generations of Yale students.

Immediate Gift Annuity

<table>
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<th>Age</th>
<th>70</th>
<th>75</th>
<th>80</th>
<th>85</th>
<th>90</th>
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<td>6%</td>
<td>7.5%</td>
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</tbody>
</table>

Deferred Gift Annuity (for payments beginning in 5–15 years)

<table>
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<th>Deferred 15 years</th>
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<td>65</td>
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</tr>
<tr>
<td>70</td>
<td>7.5%</td>
<td>13.5%</td>
<td>15%</td>
</tr>
</tbody>
</table>

Minimum gift annuity is $10,000. These rates are for illustration purposes and may vary depending on the timing of your gift. Annuity rates for two individuals are also available.
Make a Lasting Impact on YSPH (View)

Bequests have a profound and lasting impact on teaching, learning, and research at the Yale School of Public Health and are an enduring source of support for the school.

For many alumni and friends, a bequest is a simple way to make a gift. A commitment made today can influence YSPH’s future with no effect on your resources during your lifetime. Bequests can be in the form of cash, securities, real estate, or other property. You may designate a specific dollar amount, a particular asset, a fixed percentage of your entire estate, or leave your residuary estate after you have provided for loved ones.

Consider using the following language to create a bequest through your will or revocable trust:

“I give (__________ dollars) or (a specific asset, such as securities, real estate, or other property) or (all) or (____ percent of the rest, residue, and remainder of my estate) to Yale University in New Haven, Connecticut, for the Yale School of Public Health.”

Although including a bequest in your estate plan is one way to leave a legacy, there are other arrangements, similar to bequests, which are simple, straightforward, and accomplish the same goal. You may name the Yale School of Public Health as a beneficiary of a life insurance policy, bank or brokerage account, or individual retirement account. To name the school as a beneficiary, you complete a beneficiary designation form. In each of these cases, you retain control of your policy or account while you are living and your ability to change the beneficiary at any time you wish.

However you choose to leave your legacy, your decision will serve as an inspiration to all who share a commitment to the Yale School of Public Health and its future.

“In 1972, few older adults attended graduate school, and the Yale School of Public Health Admissions Office was concerned whether, at age 37, I would be able to handle the curriculum. Following a brief trial, I was admitted with majors in environmental health and epidemiology.

“Following graduation from the Yale School of Public Health, I was fortunate to obtain a position as epidemiologist for a large chemical company with the responsibility of monitoring worker health at the plants and research centers. My Yale education provided me with the knowledge and credibility I needed to have a successful career, for which I am most grateful.

“To give back to the school for having so enriched my life, I have included bequests in my will for a scholarship fund for both chronic and infectious disease epidemiology students, a student internship fund, a faculty research fund, a student research fund, and a dean’s research fund. I am very pleased and proud to be a member of Yale Legacy Partners, a society of alumni, family, and friends who have included Yale in their estate plans or made other planned gifts to the university. It is my intention to express my gratitude through my bequest and leave a meaningful and lasting legacy at the Yale School of Public Health.” — Mary Palshaw ’75 MPH

Scholarship Invaluable to Student Leader

Rachel Zorn ’16, a master’s degree candidate in the Yale School of Public Health’s Department of Health Policy and Management, is a recipient of the Domenick and Gertrude Spinelli Endowed Scholarship, established by a gift from their estates. Their son, Nicholas P.R. Spinelli ’41, ’44 M.D., who died in 2007, and their daughter Viola Spinelli ’65 M.P.H., a noted former hospital administrator, directed a portion of their parents’ trust for scholarships at Yale’s schools of medicine and public health.

Rachel is also an executive director at the HAVEN Free Clinic, which offers care for poor and uninsured residents of New Haven. On any given week, about seventy-five students from the Yale schools of public health, nursing, medicine, and Yale College volunteer at the HAVEN clinic to provide primary care, patient services, and language interpretation.

“One of the most tangible benefits of having this scholarship is that I am able to devote 20 to 30 hours each week in a volunteer role without having to get a paying job while in school. There is no more formative experience for me at Yale than my work at the HAVEN clinic. It makes me confident of my ambition to work in a clinical setting as a public health practitioner. The Spinelli scholarship has facilitated my education and career in an invaluable way.

“It is thrilling and motivating to be at YSPH, surrounded by knowledgeable and passionate individuals. Upon graduation, I hope to work in international public health and expand my repertoire of languages and cross-cultural understanding. Without the financial aid I receive at Yale, it would be impossible for me to envision such a future.”

You Can Influence the Future of the Yale School of Public Health:

- By remembering YSPH in your will or trust, or naming the Yale School of Public Health as beneficiary of your individual retirement account or life insurance policy—a gift that costs you nothing during your lifetime.
- By creating a gift that makes payments to you for your lifetime and/or to your spouse, parent, sibling, or friend.
- By making a gift that may increase income, save taxes, provide a hedge against inflation, and benefit you and your family.

To learn more, please contact: Yale Office of Planned Giving 800.445.6086 203.432.7025 development.plannedgiving@yale.edu www.yale.planyourlegacy.org

Yale School of Public Health