A bequest in a will or trust stipulates that the entire amount or a percentage of your estate be given to JYM after your lifetime. Gifts from your estate to JYM are exempt from estate tax.

Life-income gifts provide income to the donor and/or another individual, such as a spouse. The donor realizes income tax savings for the year the gift is given to JYM. A charitable gift annuity, for example, provides a guaranteed income for a spouse or other loved one, and a deferred income gift annuity provides you with additional retirement income. At the end of the beneficiary’s lifetime(s), the remainder is transferred to JYM.

Retirement fund assets would be heavily taxed if given to an individual. After your lifetime, the remainder of your retirement fund can be assigned to JYM as a gift.

Life insurance, in the form of an old policy no longer needed by the original beneficiary or a newly created policy to benefit JYM, can be a helpful investment in JYM. Small premiums now can generate a major gift in the future, and premiums for these policies may be tax deductible. Many employers provide group life insurance as a benefit, and JYM can be named for a portion of the proceeds.

Charitable lead trusts provide income to JYM over a set number of years and then transfer assets to children or other individual(s) named by the donor. The plan enables heirs to receive assets while minimizing taxes.

Other assets that may be helpful gifts while saving taxes include real estate (subject to university approval), closely held stock, business practices (law, medicine, etc.), partnerships, contracts, leases, royalties and patents.

EMPLOYER MATCHING GIFT PROGRAMS

Many companies have a matching gift program which will double the impact of your generosity. Please check with your personnel office to see if such an opportunity is available.

GIFTS TO JYM ARE TAX-DEDUCTIBLE

Gifts to Wayne State University’s Junior Year in Munich program are tax-deductible as allowable by law. Wayne State University is tax exempt under Section 501(c)(3) of the Internal Revenue Code, classified as a publicly supported educational organization and listed annually in Publication 78 of the Cumulative List of Organizations described in Section 170(c) of the Code. Wayne State University’s Federal tax-free number is 38-78-0203K.
Junior Year in Munich
Dr. Marianne Riegler Endowed Scholarship

The JYM Class of 1968-69 invites you to join them in creating an endowed scholarship in honor of Dr. Marianne Riegler, resident director of the Junior Year in Munich 1961-1994.

Dr. Marianne Riegler's career with the Junior Year in Munich first began as an instructor in 1955 and would ultimately span four decades. During Dr. Riegler's thirty-three years as resident director of the program, thousands of JYM's 3,500 former students gained from her unwavering dedication to the lifelong benefits of study abroad. For a great many JYM alumni, the Junior Year in Munich is Frau Dr. Riegler ("FDR"), and for Dr. Riegler, JYM continues to be its students—both past and present: "They are the Junior Year in Munich!" It is therefore most fitting that JYM Class of 1968-69 has chosen to honor Dr. Riegler in a way that assists those from whom the Junior Year in Munich most benefits: its students.

The endowed Dr. Marianne Riegler Endowed Scholarship will be restricted to the sole purpose of providing scholarship assistance to deserving JYM students from any college or university who demonstrate financial need.

An endowed scholarship fund is an investment fund created with a minimum $25,000 gift to the Junior Year in Munich at Wayne State University. The endowed fund's principal is invested, and a percentage of the earnings is distributed annually as scholarships; earnings in excess of the amount distributed as scholarships are re-invested and added to the fund's principal. This allows the fund to grow in value over time, acts as a hedge against inflation in future years, and ensures that the fund continues to award Dr. Marianne Riegler Endowed Scholarships in perpetuity.

The amount of scholarship assistance that the "Dr. Marianne Riegler Endowed Scholarship" fund can provide will depend upon the size of the fund's principal. The greater the principal, the greater the number of scholarships JYM can award each year, e.g. a $1 million endowment would enable JYM to make (21) twenty-one $2000 scholarship awards. Moreover, as the interest generated by the endowment accumulates over time, so too will the amount that the endowment can distribute annually in the form of Dr. Marianne Riegler Endowed Scholarships:

<table>
<thead>
<tr>
<th>Principal</th>
<th>Annual Scholarships</th>
</tr>
</thead>
<tbody>
<tr>
<td>$25,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>$100,000</td>
<td>$4,200</td>
</tr>
<tr>
<td>$200,000</td>
<td>$8,500</td>
</tr>
<tr>
<td>$250,000</td>
<td>$10,600</td>
</tr>
<tr>
<td>$500,000</td>
<td>$21,200</td>
</tr>
<tr>
<td>$1 million</td>
<td>$42,500</td>
</tr>
</tbody>
</table>

For decades, students have depended upon JYM for scholarship assistance to help finance their year of study in Munich. Thanks to the initiative of the JYM Class of 1968-69, the Dr. Marianne Riegler Endowed Scholarship will ensure that future generations of students from all across the US will not be denied the once-in-a-lifetime opportunities you experienced with JYM in Munich for lack of financial assistance from the Program.

Creative Ways to Support the
Dr. Marianne Riegler Endowed Scholarship

A cash gift or check can be used immediately to establish the endowed scholarship fund in honor of Dr. Marianne Riegler. Please make your check payable to Wayne State University and write in the memo section of the check: Dr. Marianne Riegler Endowed Scholarship.

Publicly traded stocks or bonds make excellent gifts and easily can be transferred to JYM. If the securities have appreciated, you not only receive the benefit of the full fair market value as a charitable income tax deduction, but you also avoid the capital gains tax if you owned the securities for more than one year.