



## BENEFITS TO YOU

In addition to knowing that generations of Oregon children will benefit from better oral health as a result of your gift, there may be many other benefits to giving:

- Donate a larger gift to the DFO than your current income permits.
- Increase your income tax deductions.
- Increase your current or future retirement income.
- Reduce the estate tax liability for your heirs.
- Avoid capital gains on appreciated property.
- Pass assets intact to heirs.
- Plan strategies for future income.
- Create a portion of tax-free income.
- Endow a program or project in which you have a special interest (such as the Tooth Tax).



*"The unmet need for dentistry among Oregon's children is very real...by naming the Dental Foundation of Oregon as a beneficiary in our IRA, we can continue to help take care of children's dental needs in Oregon, long after we are gone."*

— Dr. George "Jim" Darke, DDS  
Retired dentist; Cornerstone Society and  
DFO board member



**Dr. Patrick Nearing and Barb Zukin**

*Dentistry has played a major role in my life. It not only has provided me and my family with a wonderful lifestyle, but it has allowed me to help thousands of people in a way very few individuals can. By joining the Cornerstone Society I can continue to help children improve their lives."*

— Dr. Patrick M. Nearing, DMD  
General practitioner, Cornerstone Society member  
and president of the DFO Board of Directors

Place  
stamp  
here

The Dental Foundation of Oregon  
P.O. Box 2448  
Wilsonville, OR 97070



THE DENTAL  
FOUNDATION  
OF OREGON



**FOR MORE INFORMATION:**  
Contact **Judy Edgerly** by phone **503.594.0880**  
e-mail [foundation@smileonoregon.org](mailto:foundation@smileonoregon.org) or  
visit [www.smileonoregon.org](http://www.smileonoregon.org)

**MAKE A LASTING  
DIFFERENCE**  
join the Cornerstone Society *today!*



## IMPROVING ORAL HEALTH FOR OREGON'S CHILDREN

Dental professionals know oral disease is a serious problem for many children. That's why the Oregon Dental Association founded the Dental Foundation of Oregon (DFO) in 1982. DFO works to improve oral health by supporting non-profit dental programs with community grants, by educating the public about the importance of good oral health, and by delivering direct dental care and education on our mobile dental van, the Tooth Taxi.

There will always be a need to take care of those less fortunate, and though our challenges may shift and our programs evolve, we have established the Cornerstone Society to ensure that DFO is here to represent dentistry and serve Oregon children for many years to come.

Join the Cornerstone Society today by naming DFO in your will or estate plans. It is surprisingly easy to do, and it's a great way to leave a legacy that will help those less fortunate and honor your profession.

## LEAVING A LEGACY IS EASY

The Cornerstone Society honors donors who have named the DFO in their estate plans. Become a member of the Cornerstone Society simply by letting us know that you have made a testamentary provision. You do not need to disclose the size of your gift, but you may wish to share a copy of the section of your will or trust that references the DFO. If you prefer, you may join the Cornerstone Society anonymously.

## PLAN YOUR GIFT, YOUR WAY

There are many ways to plan a gift to DFO. Consult your legal or financial advisor to determine which method is right for you.

## BEQUESTS

Allocate all or part of your estate to the DFO with a provision in your will or estate plan. This simple form of planned giving may also offer tax advantages and allow you to make a larger gift than otherwise possible. It can be as simple as inserting a few sentences into a new will, or adding a simple amendment to an existing will. Bequests can be a set amount, a percentage, a specific asset, a residual amount or a contingent bequest.

We even have sample language you can find in the planned giving section of our website at [www.SmileOnOregon.org](http://www.SmileOnOregon.org).

## BENEFICIARY

Name DFO as a beneficiary of your IRA, 401(k) or other retirement plan. These investment vehicles can be taxed twice at death – once to the estate and again to the heirs. You may gain significant tax advantages by naming DFO as a beneficiary for some or all of an account. Naming DFO as a full or contingent beneficiary of your life insurance policy is also a great way to make a substantial gift to DFO after you are gone.



## GIFT OF APPRECIATED PROPERTY OR ASSETS

You can donate securities or real estate that has appreciated in value and may avoid the high capital gains taxes by gifting some or all of it to DFO.

## CHARITABLE TRUSTS

A Charitable Remainder Trust provides a set income for you or your named beneficiary and an immediate income tax deduction. After the trust ends, the DFO receives the remainder. A Charitable Lead Trust pays an income to the DFO for a period of years then you or your heirs receive the remainder. It allows you to pass assets to heirs intact at a reduced cost.

## CHARITABLE GIFT ANNUITY

Make an irrevocable transfer of property (cash or marketable securities) in exchange for a contract that pays you an annuity for life. Because the value of the property/security exceeds the value of the annuity, it is partially a gift to DFO.

## TO LEARN MORE

Please call us or mail this card back for more information about planned giving to the DFO.

The Cornerstone Society – *Building the future of the Dental Foundation of Oregon*

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_

ZIP: \_\_\_\_\_ Daytime phone: \_\_\_\_\_

Evening/cell phone: \_\_\_\_\_

E-mail: \_\_\_\_\_

- I have made provisions for the DFO in my will or living trust.** Please share with us the nature of your bequest or charitable gift plan. Or you may choose to share a copy of the specific section of your will or trust document identifying your bequest. The size of the gift need not be disclosed. If you have already included the DFO in your estate plans, please let us know so we may extend our gratitude.
- Yes, I intend to make provisions for the DFO in my will or living trust.**
- Check this box if you wish to remain anonymous.** If you do not check this box, the DFO will identify you as a member of the Cornerstone Society in its publications using the name you have specified.
- Please send me information about how to include the DFO in my will or living trust.**
- I have questions about making a planned gift.** Please have a representative from the DFO contact me.

Please detach to mail-in.

*Planned gifts offer specific tax benefits to the donor. Please consult your tax, legal and financial advisors to determine how a planned gift will affect you and your estate.*