



*Secure the Future of a New Generation of Leaders...*



*Plant a Seed that Will Last a Lifetime...*



*Join our EARTH Circle of Sustainers!*

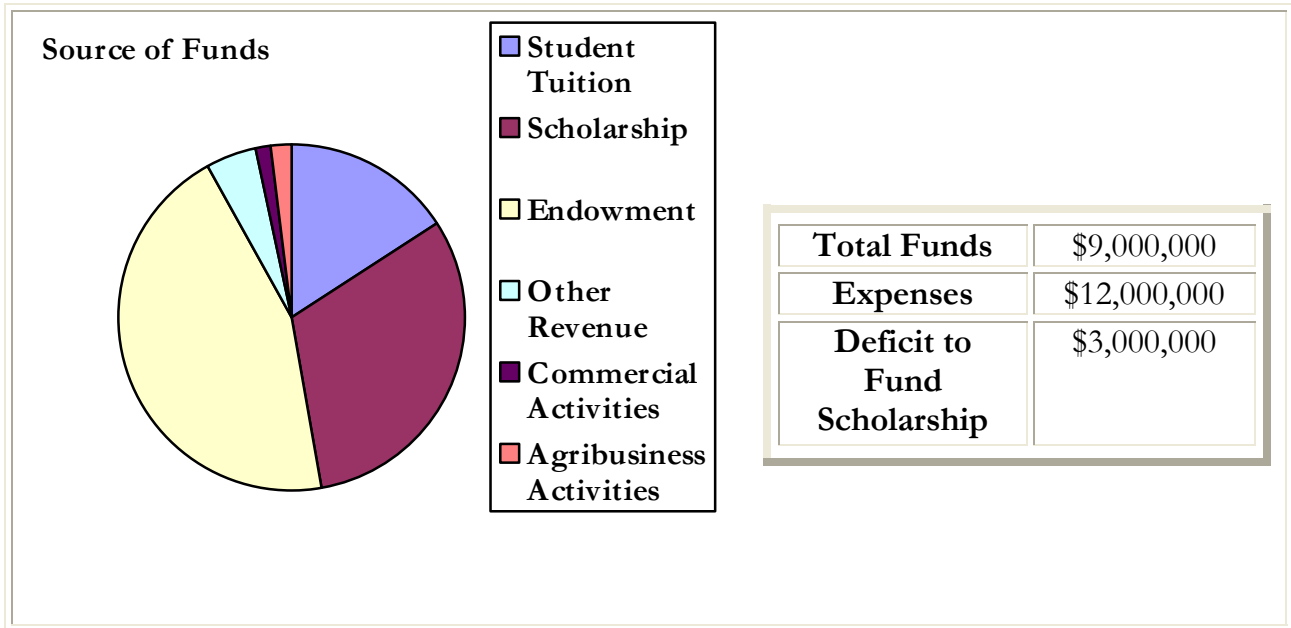


## EARTH UNIVERSITY FOUNDATION EARTH Circle of Sustainers PROGRAM

As you consider your long term financial and estate plans, we hope that you will consider EARTH University. Not only will your gift be put to good use, benefiting generations of dedicated and deserving young leaders and this planet, you can save significant tax dollars.

### Why Invest in the Future of EARTH?

To accomplish its mission, EARTH recruits leaders from economically-depressed regions of the world and provides scholarships to 80% of its student body. Although EARTH receives strong annual support from an international community, the University obtains limited income from student tuition. The need for endowment support at EARTH is much larger than most other institutions of higher learning. Since EARTH's endowment only covers a portion of total student tuition, investing in the future of EARTH is the only way to ensure that we can continue to offer financial assistance to qualified, deserving rural youth of modest means.





## *Programs Requiring Ongoing Support*

- ◆ **Scholarship Program** – EARTH recruits students from low-income, rural areas throughout the world who are committed to returning to their home countries following graduation. Thanks to the generosity of scholarship donors, EARTH provides full scholarships to 50% of the student body, and partial scholarships to another 30%. EARTH must secure four-year and endowed scholarships to fulfill its mission.
- ◆ **Community Development Program** – allows students to learn symbiotically from local farmers, deepening their understanding of social, economic, and environmental challenges facing rural communities so that they will be better equipped to respond to them.
- ◆ **English Language Program** – helps students attain a level of English proficiency that allows them to communicate effectively in a variety of settings. These crucial skills enable them to network with agribusiness professionals in an international market and assess challenges on a global as well as regional scale.
- ◆ **Student Recruitment Program** – identifies students of extraordinary potential that fit the criteria of EARTH's unique educational model. University faculty conduct the rigorous recruitment process – traveling across Latin America and the Caribbean as well as parts of Asia and Africa – to identify young men and women who demonstrate academic capacity, leadership potential, ethical values, and respect for the environment.
- ◆ **Entrepreneurial Program** – prepares EARTH students to be effective agents of change. The program gives them the practical skills and confidence to build socially and environmentally-responsible enterprises that generate jobs and stimulate economic development.
- ◆ **Academic Preparation Program** – is an intensive, ten-week program intended for students from rural areas where education does not meet EARTH's standards for admission. This program ensures that all qualified candidates have a second chance to pass the SAT and are prepared for success upon entering the University.



## PLANNED GIVING OPTIONS

- ◆ A **Charitable Gift Annuity** is a simple contract with EARTH University to pay you and/or your designated beneficiary a fixed annuity for life. At the end of the contract term, the remainder will be distributed to EARTH to be used for the purposes you designate. Enjoy guaranteed income for the rest of your life and an immediate income-tax deduction – and see your gift to EARTH University be put to good use immediately!
- ◆ A **Charitable Lead Trust** provides a payment stream to EARTH University with the remainder interest going to you or a designated beneficiary. They are extremely favorable in a low interest rate economy. See the benefit of a major gift to EARTH and provide income to younger generations while avoiding estate and transfer taxes!
- ◆ A **Charitable Remainder Trust (CRT)** provides you and any designated beneficiaries with an income for the rest of your life (or a selected term of years). CRTs can be funded with real estate, thereby reducing capital gains taxes. CRTs are more flexible than Charitable Gift Annuities because you can select multiple beneficiaries and control how your payments are calculated. Enjoy a life income and a comfortable return on your gift with and see your gift to EARTH be put to good use immediately! Recapture a portion of your gift through an immediate income tax deduction and avoid estate taxes!
- ◆ In years of high income, you can set up a **Donor Advised Fund** with a minimum of \$10,000 in cash or marketable securities and receive an immediate tax deduction! Your assets grow tax-free and you retain the right to advise on all investment and grant making matters. This option is best for those who are interested in setting up a family foundation but don't want to deal with all the hassle and expense.



- ◆ A *Gift of Life Insurance* is a “wealth replacement” strategy that allows you to gift your life insurance to EARTH University and avoid hefty estate taxes. A gift of life insurance will allow you to make a gift to EARTH larger than anything you might be able to give in your lifetime. If you transfer ownership of the policy, you will receive an immediate deduction on the fair market value in addition to estate tax relief!
- ◆ Gifts of *Retirement Plan Assets* are now easier than ever! By naming EARTH as beneficiary of your IRA, 401(k) or 403(b) account, you can make a gift of those retirement assets to EARTH at a tax cost of as low as 30 cents on the dollar! You could save up to 40% on income and estate taxes *and* provide your heirs with a substantial income for a period of years!
- ◆ Leave a valuable legacy to EARTH that will be cherished for a lifetime by naming EARTH University as a beneficiary in your *Will*. A charitable bequest will help curb estate taxes and allow you to support other beneficiaries.

---

### *Membership Benefits*

- ◆ Invitation to EARTH University Graduation each year, with the opportunity to meet President José Zaglul
- ◆ Recognition in EARTH University Annual Report and newsletter (unless otherwise instructed)
- ◆ A handsome EARTH Circle of Sustainers lapel pin.

---

By making a planned gift to EARTH as part of your estate plan, you are investing in hundreds of young men and women from all over the world while re-affirming your belief in the power of the next generation to change society and protect the natural resources we depend on.

With an array of options to suit you, your loved ones, and your favorite causes, the benefits of belonging to the EARTH Circle of Sustainers will last for years to come.

---