

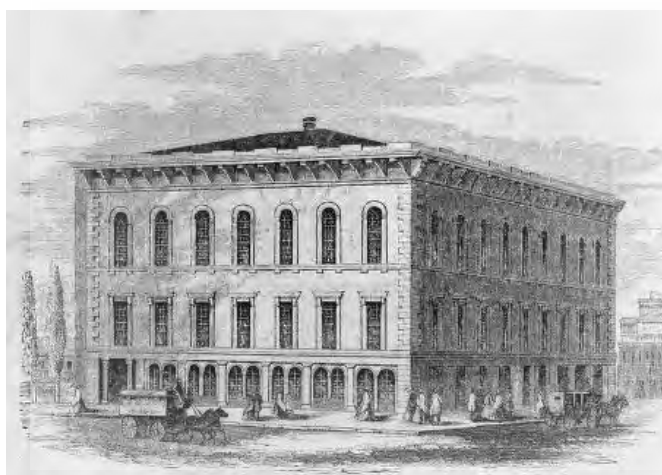
Make The St. Louis Mercantile Library *Part of Your Legacy*

Be Part of the Mercantile Library Mission

The St. Louis Mercantile Library, founded in 1846 and now located on the campus of the University of Missouri-St. Louis, is the oldest general library in continuous existence west of the Mississippi River. Established by civic leaders and philanthropists wishing the citizens of frontier St. Louis to have a fine library even in the city's earliest days, the Mercantile, as it has now been known by generations of Missourians, exists today as a vibrant, active community asset, celebrating its heritage while making great collections accessible to new scholars.

The Mercantile Library continues to build collections that concentrate on Westward Expansion, American rail and river transportation history as well as the history, development, and growth of the St. Louis region, including its fine art and cultural history, and broadly developed subjects related to the humanities, with a core collection numbering over 250,000 books. The special collections of the library consist of over 400 individual collections with archival materials numbering in the millions, including over 100 historic newspaper titles, early travel diaries and civil war era letters, presidential letters, fur trade records and the newspaper and printing morgue of the *St. Louis Globe Democrat*.

As a research library, our mission is to make these book, manuscript, and art collections available to the widest number of local, national, and international users through physical and online opportunities. The library's location in the heart of the campus of the University of Missouri-St. Louis makes it readily accessible to thousands of students, faculty, and researchers who benefit enormously from the richness of its remarkable collections.



Your Support Matters

There are many ways to contribute to our mission of preserving our collections for future generations. Please consider whether one of the giving strategies on the reverse side will help make it possible for you to leave a wonderful legacy by making a gift to the St. Louis Mercantile Library that will touch the lives of our community for generations to come.



Leaving Your Legacy

and preserving history for future generations



Choose the Gift Plan that Matches Your Goal

Your Gift	Your Goal	How You Make the Gift	Your Benefits
Bequest in Will	Defer a gift until after your lifetime.	Name the St. Louis Mercantile Library in your will (designate a specific amount, a percentage, or a share of the residue).	<ul style="list-style-type: none"> Control of asset for your lifetime. Donation exempt from future federal estate tax.
Revocable Living Trust	Make a revocable gift during your lifetime.	Name the St. Louis Mercantile Library the beneficiary of assets in a living trust.	<ul style="list-style-type: none"> Control of asset for your lifetime. Gift in trust exempt from future federal estate tax.
Outright Gift of Securities	Eliminate tax on capital gains.	Contribute long-term appreciated stock or other securities.	<ul style="list-style-type: none"> Immediate charitable deduction of full fair market value. Elimination of capital gains taxes.
Gift of Life Insurance	Make a large gift with little cost to yourself.	Contribute a life insurance policy you no longer need.	<ul style="list-style-type: none"> Current income tax deduction. Possible future deductions through gifts to pay policy premiums.
Gift of Retirement Assets	Eliminate the twofold taxation on IRAs or other qualified retirement plans.	Name the St. Louis Mercantile Library as the beneficiary of the balance left after your lifetime using the plan's beneficiary form.	<ul style="list-style-type: none"> Make the gift from the most highly taxed assets, leaving more for your family. Eliminate income and state taxes.
Gift of Real Estate	Make a gift of an asset no longer needed and generate an income tax deduction.	Donate the property to the St. Louis Mercantile Library, or sell it to us at a bargain price.	<ul style="list-style-type: none"> Immediate income tax deduction. Reduction or elimination of capital gains tax.
Charitable Remainder Unitrust	Create a hedge against inflation over the long term and supplement your retirement income.	Create a trust that pays a fixed percentage of trust's assets as revalued annually.	<ul style="list-style-type: none"> Variable income for life. Immediate income tax charitable deduction.
Charitable Gift Annuity	Supplement income with steady payments that are partially tax-free.	Enter a charitable gift annuity contract with the St. Louis Mercantile Library that pays a set amount for one or two lives.	<ul style="list-style-type: none"> Current and future savings on income taxes. Tax-favored fixed payments for estimated life expectancy of income beneficiary.
Charitable Lead Trust	Reduce gift and estate taxes on assets you pass to children or grandchildren.	Create a charitable trust that pays fixed or variable income to us for a specific term of years; thereafter the balance is given to loved ones.	<ul style="list-style-type: none"> Reduce your taxable estate. Property kept by your family, often with reduced gift taxes.

If you have any questions about planning a future gift, please contact Lisa Capone, Vice Chancellor of Advancement at the University of Missouri– St. Louis, by phone at (314)516-4151 or by e-mail at lcapone@umsl.edu. We would be happy to work with you and your financial advisors to help you find the gift option that best fits your needs and ours.