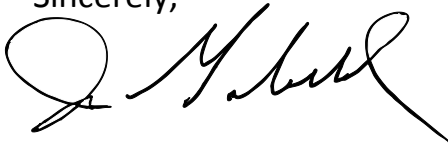


We have developed this Q&A to provide you with information about giving to the Foundation of UMDNJ and its parent company, New Jersey Health Foundation, to support the University of Medicine and Dentistry of New Jersey in light of recommendations made in the most recent task force report about medical education in New Jersey. As you will see, our donors will continue, now and in the future, to have the ability to donate to the causes about which they are passionate through the Foundation of UMDNJ and New Jersey Health Foundation.

Please don't hesitate to contact me directly should you have additional questions or would like to discuss opportunities to advance healthcare in New Jersey.

Sincerely,

A handwritten signature in black ink, appearing to read "J. Golubieski", with a large, stylized initial "J" and a long, sweeping tail.

James M. Golubieski

President

(908) 731-6601

jgolubieski@njhf.org

Q. Can I continue to support research and education at UMDNJ?

A. Yes, you can and should continue to support those researchers, centers, institutes, programs and services about which you feel passionate.

Q. How can I make a gift?

*A. Your gift can be made through one of two organizations...the Foundation of UMDNJ or its parent company, New Jersey Health Foundation. We assure you that a gift made to either organization will follow the researcher, center, institute, program or service that you designate, regardless of where that service is housed or to whom it belongs. You can also be sure that if you donate through one of these two organizations, **100 percent of your gift—every dollar—will go directly to the area you designate.***

Q. What exactly is New Jersey Health Foundation?

A. New Jersey Health Foundation is the parent of the Foundation of UMDNJ. In order to understand our commitment, it is important to understand the structure of the Foundation of UMDNJ and New Jersey Health Foundation.

New Jersey Health Foundation is an independent, public charity incorporated in Delaware. We are not agencies of the State of New Jersey or the University. We have our own Board of Directors comprised of prominent leaders in the business, education and healthcare communities in our state, our own by-laws, our own financial policies and procedures, our own staff.

The annual reports and financial statements found on our web sites (www.foundationofumdnj.org and www.njhealthfoundation.org) show you that we are independent and financially sound. The charter of New Jersey Health Foundation allows us to ensure that your gifts to fund breakthrough research, cutting-edge education and high-quality patient programs at UMDNJ will continue to be directed to those areas, regardless of where those programs may be housed. And 100 percent of your gift—every dollar—will be used as you designate.

Q. Why is your independence important to me as a donor?

A. The independence of New Jersey Health Foundation and its affiliates means that no matter what happens in terms of restructuring the University, you can continue to contribute to the causes you care most about, whether those causes are housed at UMDNJ or any other health or educational institution in New Jersey.

So, for example, if you wish to support the Cardiovascular Institute of New Jersey at Robert Wood Johnson Medical School and you give your gift through either the Foundation of UMDNJ or directly to the parent, New Jersey Health Foundation, that gift will be awarded to the Cardiovascular Institute of New Jersey regardless of where the Cardiovascular Institute of New Jersey is housed. The same holds true of support donated for individual researchers, programs, institutes of centers currently affiliated with UMDNJ.

Q. In addition to knowing that my gift will be used as I designate, is there any other advantage to giving through the Foundation of UMDNJ/New Jersey Health Foundation.

A. Prudent financial management of contributions to the Foundation of UMDNJ and New Jersey Health Foundation recorded a better return on investment for educational endowments than the average return when compared to 850 peer institutions across the country.

According to the most recent NACUBO ((National Association of College and University Business Officers) study, institutions of higher education in the comparable asset class (\$101 - \$500 million) recorded average gains of 11.9 percent. The Foundation of UMDNJ/New Jersey Health Foundation reported an annual return of 15.9 percent, placing us in the top quartile. Endowment income provides additional vital funding for donor specified activities in areas such as research, education, patient care and community service programs.

In addition, when you contribute through either Foundation we provide you with charitable donation receipts to comply with IRS requirements.

For more information, visit our web sites at www.foundationofumdnj.org or www.njhealthfoundation.org to read our annual reports and view our financial statements. Or, contact George F. Heinrich, M.D., vice chair & CEO at (908) 731-6607 or heinrichmd@njhf.org or James M. Golubieski, president, at (908) 731-6601 or jgolubieski@njhf.org to speak with them directly.