

Maximize Your Impact

A guide to giving for donors in the U.S.

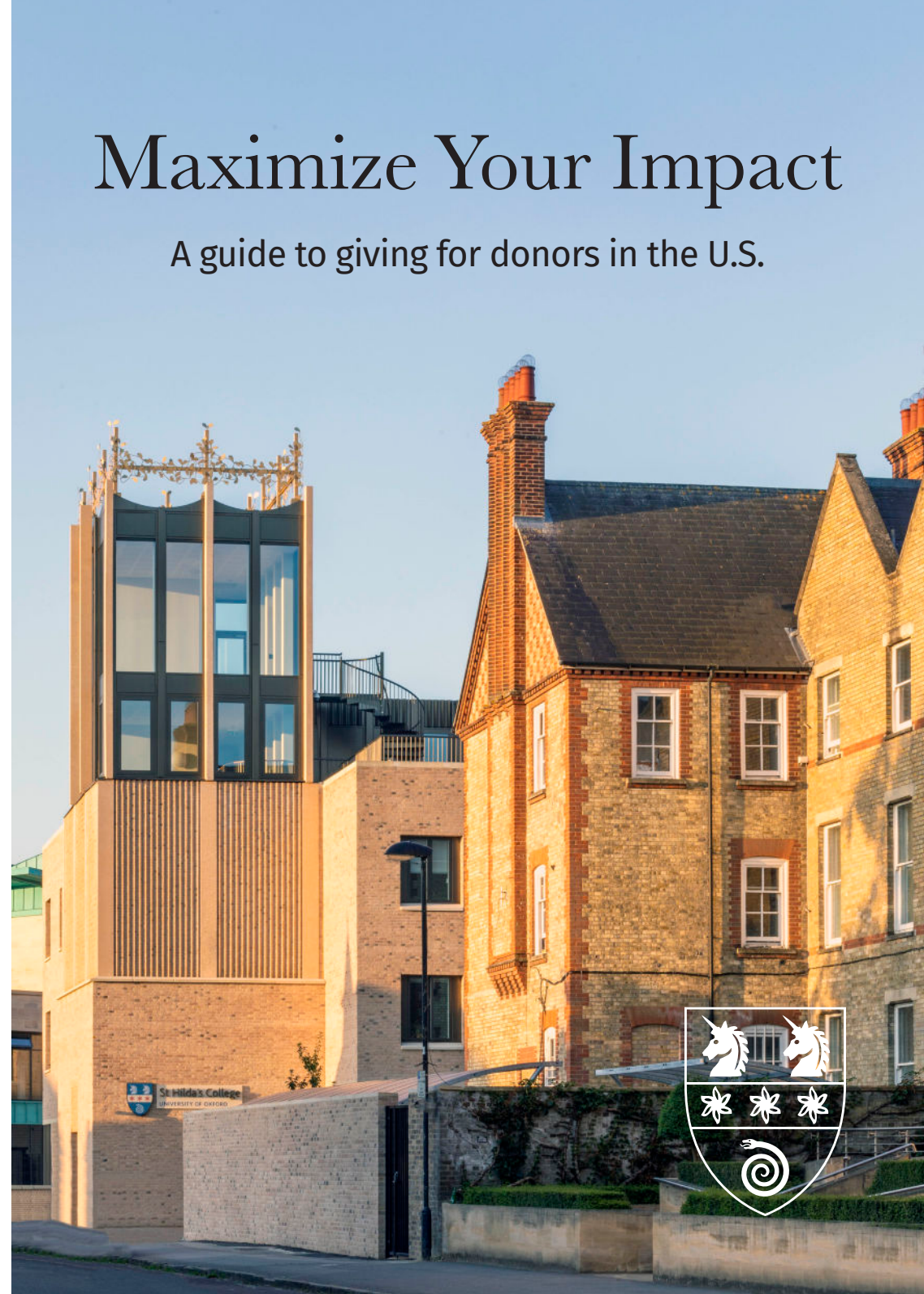
AMERICAN FRIENDS OF ST HILDA'S

GMA Foundations
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Boston, MA 02109
Attn: Mark Phan

THE EDGE
FOR EXCELLENCE |



St Hilda's College
UNIVERSITY OF OXFORD



Giving to the American Friends of St. Hilda's College

Thank you for your commitment to supporting St. Hilda's College in transformational growth. In addition to making a gift by check or credit card to the American Friends of St. Hilda's, there are many ways to enhance the value of your gift now or in the future.

GIVE APPRECIATED SECURITIES

Publicly traded stocks, bonds and mutual funds, held for longer than a year, are deductible at full fair market value. It is better to give the securities in kind than to sell them, incur a gain and give the proceeds.

Two gifts of \$20,000: (1) cash or (2) stock with a cost of \$4,000:

	Cash Gift	ABC Stock
Fair Market Value	\$20,000	\$20,000
Federal Income Tax Saved @37% bracket	\$7,400	\$7,400
Capital Gain Tax Saved (Federal)	0	\$3,808
Total Tax Savings	\$7,400	\$11,208

GIVE FROM YOUR IRA

If you are over 70½, a direct gift from your IRA, up to \$100,000, may be the most tax efficient way to benefit St. Hilda's. While a mandatory distribution to you from your IRA would be subject to state and federal tax, if you redirect it to the American Friends of St. Hilda's (up to \$100,000) the distribution is not treated as income to you at all. The distribution is the equivalent of 100% deduction.

The gift does not reduce or affect the availability of your standard deduction to shelter other income either; you can remove the mandated distributions (up to \$100,000) from your income and still be able to use the rest of your standard deduction.



Scan the QR code with your phone and give now

GIVE AN INTEREST IN REAL ESTATE

Through a suitable gift of real estate acceptable to the American Friends, you can save taxes, reduce your expense burden and make an impactful gift for St. Hilda's. The American Friends will likely seek to sell the real estate shortly after receipt. The advisors to the American Friends will work with you on the details of the gift to see if it is suitable candidate for a gift.

GIVE THROUGH YOUR ESTATE PLAN

By making a gift to the American Friends in your will or trust on your death, you will have an impact on generations of students at St. Hilda's. A charitable gift in your estate plan will not only benefit St. Hilda's, but also may avoid state and federal estate tax.

There are numerous forms of gifts that may be made in your estate plan, either by will or trust provision, including the following:

1. Outright Bequest

a) Specific Dollar Amount

"I give the sum of \$_____to the American Friends of St. Hilda's College, Inc."

b) Specific Property

"I give all my right, title and interest in and to {DESCRIPTION OF PROPERTY} to the American Friends of St. Hilda's College, Inc."

c) Share of, or Entire Residue, of Estate

"I give (all/or____%) of the residue of my estate to the American Friends of St. Hilda's College, Inc."

2. Conditional Bequest

"If my husband/wife does not survive me, I give the sum of \$_____to the American Friends of St. Hilda's College, Inc."

3. Specific Purposes

In each case above, you can express your preference as to how your gift is to be used and/or its specific purpose, for example: "for bursaries" "for the English Department"

CONTACT AND PLANNING

If you or your advisors have any questions regarding structuring a gift to the American Friends, please feel free to call Mark Phan (617-675-7600)