

# ACCOMPLISHING PRIORITIES: RETIREMENT INCOME AND SUPPORT FOR MOUNT HOLYOKE COLLEGE



## THE BENEFITS OF THE CHARITABLE GIFT ANNUITY

### Accomplish your priorities: Financial security in retirement and support for Mount Holyoke College

Life is full of competing priorities. Often the things *we want* to do don't coordinate with what we know *we need* to do. If you are in or approaching retirement, you know that one priority is making sure you have enough income in retirement. Yet, you may also want to continue your support of favorite charities such as Mount Holyoke College. Saving for retirement and charitable giving don't have to be competing priorities. Enter the Mount Holyoke charitable gift annuity! Consider achieving two of your priorities at once - both retirement income and charitable support.

### The benefits of establishing a charitable gift annuity

A charitable gift annuity with Mount Holyoke College is simple. You make a gift to Mount Holyoke of cash or appreciated securities, and Mount Holyoke agrees to pay up to two individuals - most commonly you and your spouse - a fixed income for life. The payments never fluctuate and are not affected by changes in the economy or financial markets. Mount Holyoke College will give you a simple agreement for your records. Then just wait for the payments. In return for your gift, you will get an income tax charitable deduction for a portion of your gift. In almost every case some of your annuity payments will be partially tax-free for a time. Two priorities accomplished - additional retirement income and generous support for Mount Holyoke College.

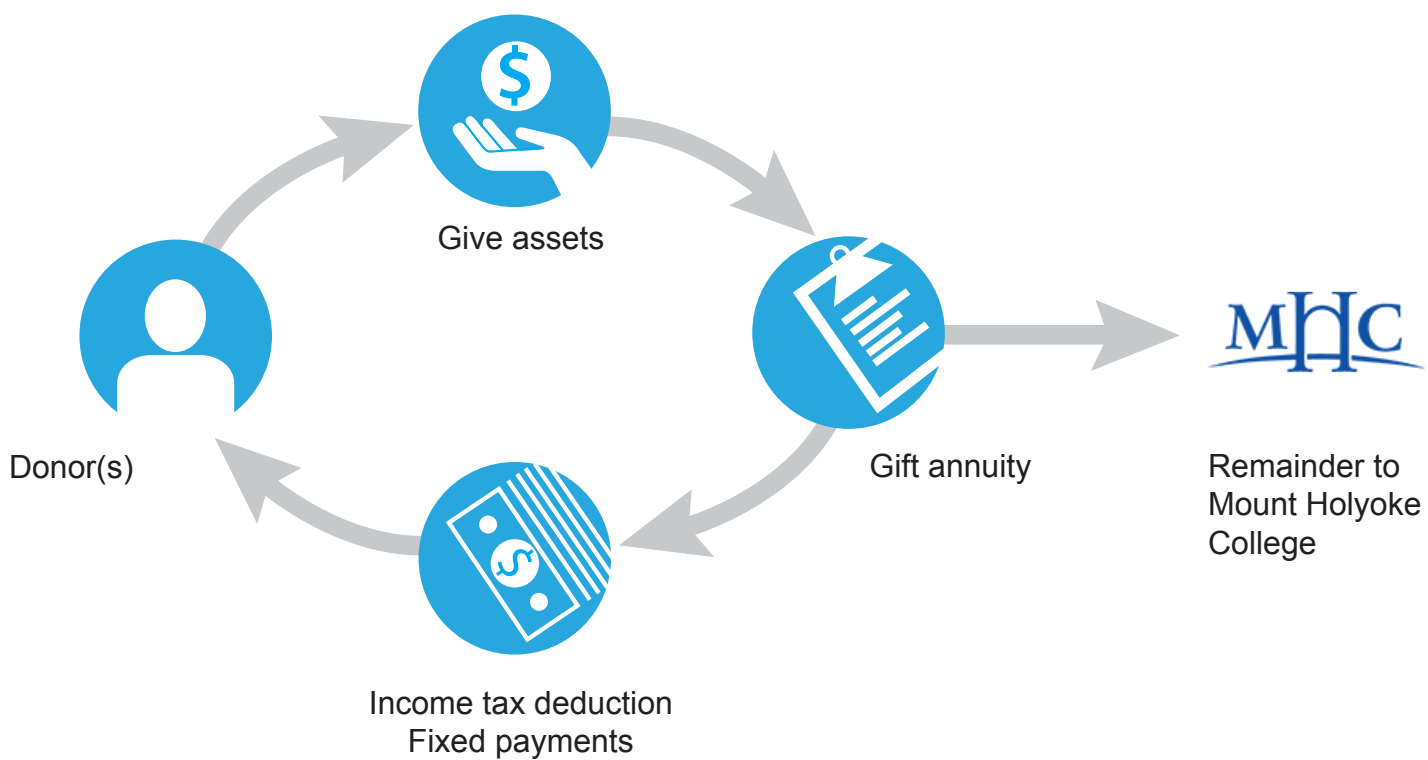
### How to establish a charitable gift annuity with Mount Holyoke College.

Once you decide to move forward to establish a charitable gift annuity with Mount Holyoke College, here is the process. We will guide you every step of the way.

- Contact the Gift Planning office to ensure that the age(s) of the annuitant(s) meet the gift annuity policies at Mount Holyoke College.
- If you have not received a financial illustration for the gift you are considering, request the illustration from the Gift Planning office.
- Request a Gift Annuity Application form from the Gift Planning office.
- Complete the information on the application.
- Send the Gift Annuity Application to the Gift Planning office at Mount Holyoke College.
- If you are using a check to fund the gift, enclose your check with the application.
- Shortly after your application is received you will be sent a Charitable Gift Annuity Agreement, along with tax reporting information for when you file your income taxes.
- You'll need to sign the Charitable Gift Annuity Agreement and return it to Mount Holyoke College. Mount Holyoke will provide a fully signed agreement to you.

## Your priorities accomplished!

- You will have provided for additional retirement income.
- You will have protected some of your assets from market downturns in exchange for safe income.
- You will have made a significant gift to Mount Holyoke College.



### We are here to assist

If you have questions please contact our office of Gift Planning at 413-538-2637, or by sending an email to [giftplanning@mtholyoke.edu](mailto:giftplanning@mtholyoke.edu).