

ACCOMPLISHING PRIORITIES: SECURING YOUR FINANCIAL FUTURE – AND OURS



THE BENEFITS OF A DEFERRED CHARITABLE GIFT ANNUITY

Accomplish your priorities – Support Mount Holyoke College now, increase your future income in retirement

Financial priorities change with age – and they should! If you are starting to think about retirement, one of the financial realities is that you will no longer have a steady income from employment once you retire. Financial advisors encourage clients to identify other sources of income to replace a steady paycheck. While you understand your need to commit more of your current resources to retirement income planning, you may also want to continue your support of favorite charities such as Mount Holyoke College. You can do both. A deferred payment charitable gift annuity enables you to make a gift now to Mount Holyoke College, receive a charitable deduction to reduce current income taxes if you itemize, and to have an additional source of income when you choose to retire. Consider achieving two of your priorities at once – increasing retirement income and charitable support.

The benefits of establishing a deferred payment charitable gift annuity

Establishing a deferred payment charitable gift annuity with Mount Holyoke College is simple. You make a gift to Mount Holyoke College of cash or appreciated securities and Mount Holyoke College agrees to pay up to two individuals – most commonly you or you and your spouse – a fixed income beginning on a date you choose. You can set a firm date for payments to begin when you establish the annuity, or you can decide at a future date when

you want the payments to begin. The longer you defer the start of payments the more annual income you will receive. Once the payments begin, they never fluctuate and will not be affected by changes in the economy or financial markets. Mount Holyoke College will give you a simple agreement for your records. In return for your gift, you will get an income tax charitable deduction for a portion of your gift which will save you taxes if you itemize. In almost every case, 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 deferred payment charitable gift annuity with Mount Holyoke College.

Once you decide to establish a deferred payment 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, including the date when you want payments to begin or the range of dates in the future when you want the option to start receiving payments.

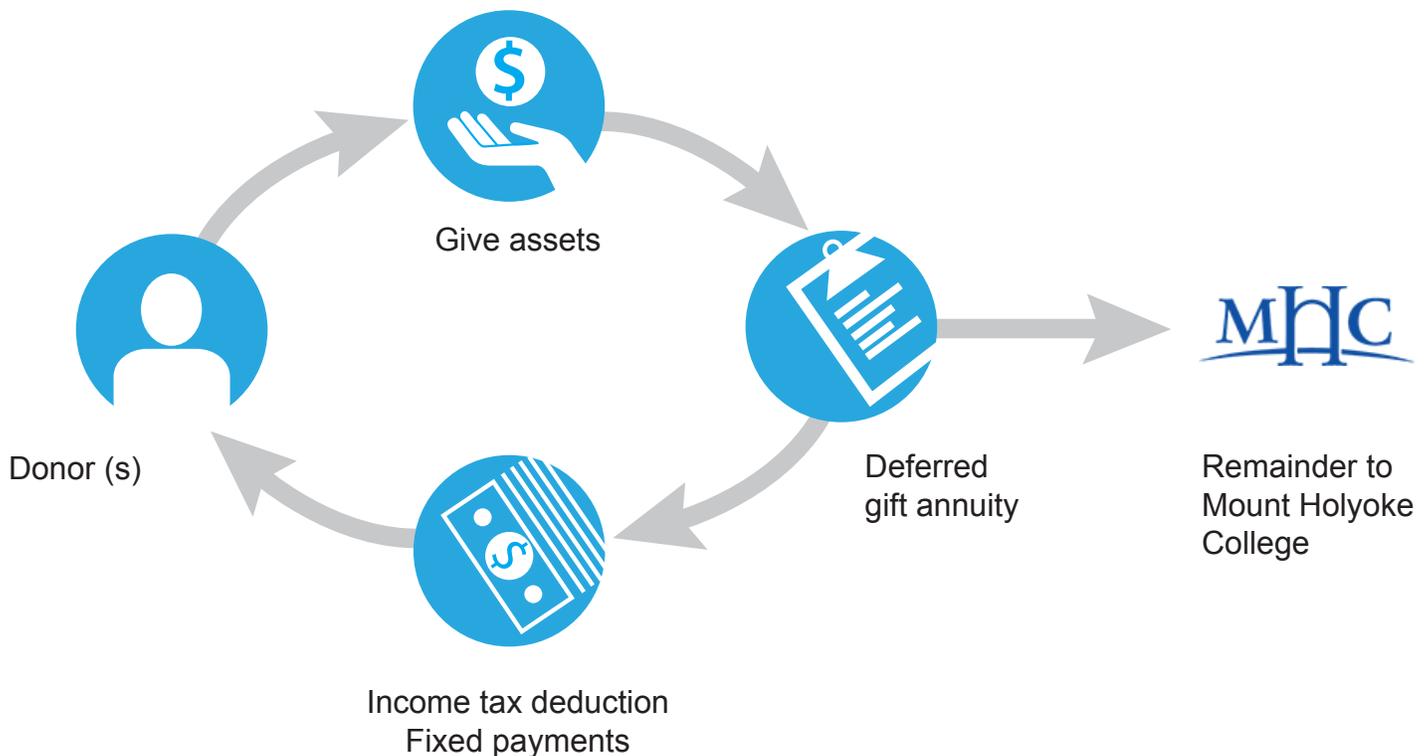
- Send the Gift Annuity Application to the Gift Planning office at Mount Holyoke College.
- If you are using a check to fund the gift, enclose your check with the application.
- Shortly after your application is received you will be sent a Charitable Gift Annuity Agreement, along with tax reporting information 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 College will provide a fully signed agreement to you.

- The annuity payments will terminate when the final annuitant passes away. Any remaining balance from your gift will be used by Mount Holyoke College to further our work.

Your priorities accomplished!

- You will have created a steady source of additional retirement 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.