

Plan a Gift that Maximizes Your Assets

UNIVERSITY ADVANCEMENT



There are many ways to give to St. Edward's that can help you achieve your financial goals while benefiting the university — and that allow you to direct your gift to a specific fund or purpose. For example:

SECURITIES

By giving appreciated stocks, bonds or mutual fund shares, you'll get a tax deduction for the full value. Your deduction is based on market value, but you pay no capital gains tax on the transfer to St. Edward's. We can work with your broker to make a gift of securities simple — whether you wish to make a gift immediately, fund an estate protection gift that benefits St. Edward's now, or plan a life income gift that can benefit St. Edward's later. For details on giving securities, download the Donating Gifts of Stock (PDF).

RETIREMENT ACCOUNTS

Did you know that the remainder of your retirement account after your death can be taxed twice — both as income and an estate asset — if it passes to your beneficiaries? When this happens, more than 75% of the account value may go to taxes!

A practical and charitable alternative is to assign the remainder of your IRA, 401(k) or other qualified plan to St. Edward's, and then use other assets not subject to income tax as gifts to your family. St. Edward's will not be taxed on your gift, and your beneficiaries will receive their share of your estate without the burden of extra taxes. With this arrangement, you can continue to withdraw funds from your retirement account during your lifetime.

LIFE INSURANCE

Are you carrying more life insurance coverage than your family commitments require? A gift of a paid-up life policy can have an enormous impact on St. Edward's. You receive gift credit and an income tax deduction for your gift.

REAL ESTATE

Deeding land, a home or commercial property to St. Edward's can provide tremendous support to the university. There are many gift plans you can consider for real estate that give you significant tax benefits. We are happy to discuss them with you. If you are considering a gift of real estate, please contact us first. We can determine if the property can be accepted by St. Edward's University.

PERSONAL PROPERTY

Do you own valuable artwork, collectibles or antiques that you no longer wish to maintain? These assets could play a big role in helping St. Edward's fulfill its mission. By giving certain personal property, you receive gift credit and an immediate income tax deduction and pay no capital gains tax. In some cases, you can use property to fund a life income gift that gives you income now and benefits St. Edward's later.

If you are considering a gift of personal property, please contact us first. We can determine if the items can be accepted and used by St. Edward's University.

JOIN OTHERS IN GIVING WITH CONFIDENCE

Your generosity to St. Edward's will be recognized through membership in the Mary Doyle Heritage Society, which honors those who have made gift plans with the university. And you can be assured that your gift to St. Edward's will be handled with integrity and professionalism as outlined in the Donor Bill of Rights (PDF).

LET US HELP YOU PLAN YOUR GIFT

To learn more about donating personal assets and other gift options, contact the Office of University Advancement. We look forward to working with you and your advisor to create a gift plan that meets your philanthropic goals.