



The Lasting Gift of Education

A LEGACY TO LMH



Unique Gift Opportunities for U.S. Alumni and Friends

In the United States, alumni and friends can take advantage of a number of unique opportunities to benefit LMH. Most importantly, you may be able to produce additional lifetime income for yourself or a loved one, reduce your tax burden and pass more money on to your heirs, whilst supporting the important mission and tradition of the College.

In order to receive U.S. tax benefits, all gifts, including bequests made to a foreign charity, must be made to an IRS recognized tax-exempt organization. Americans for Oxford, Inc. (AFO) is authorized by the IRS to accept gifts and bequests on behalf of the University of Oxford and its member colleges. In compliance with IRS regulations, the AFO Board of Directors maintains complete discretion over the allocation of gifts to Oxford. The AFO Board however gives every consideration to donors' requests when allocating gifts, particularly those that are made in the form of the planned gifts listed below. We recommend that you use this information in consultation with your personal advisor.

Charitable Remainder Trusts

A Charitable Remainder Trust is a separately invested and managed charitable trust that pays you and/or your named beneficiaries either variable (Unitrust or "CRUT") or fixed (Annuity or "CRAT") annual payments.

Virtually any asset can be used to fund a Charitable Remainder Trust, including cash, publicly traded stocks and bonds, closely held stock and real estate. Appreciated assets

are sold inside the tax exempt trust so you pay no capital gain tax upon liquidating the asset. You can claim a charitable income tax deduction for a portion of any gift you make. Charitable Remainder Trusts can be established for life or for a term of years and when the trust ends, the principal passes to Americans for Oxford, Inc. which can then benefit LMH.

Charitable Lead Trust

A Charitable Lead Trust will make fixed annual payments to AFO (which can direct the payments to LMH) for a set number of years, after which you or your designated recipients receive the principal when the trust ends.

You may be able to claim a gift tax deduction

for the present value of the annuity payments to your charity. You can also adjust the payments and the terms of the trust to reduce or even eliminate transfer taxes when the principal reverts to your heirs. All appreciation in the trust goes tax-free to your heirs.

Gifts of Retirement Assets

Qualified retirement assets (IRAs, Keoghs, 401(k), 403(b) plans and others) left to family often incur multiple tax penalties.

If you leave your retirement assets to Americans for Oxford, Inc. (requesting that those assets support LMH), no income or estate tax is taken. The entire amount ultimately goes to the College and your heirs benefit from a reduced estate tax burden. In many cases, it is

advantageous to give loved ones other, lesser taxed assets.

Simply name Americans for Oxford, Inc. as a beneficiary through your plan's Beneficiary Designation Form. You can even leave a portion of your retirement savings to AFO (for the benefit of LMH), which helps reduce your taxable estate on the remainder to family. Contact your Plan Administrator to ensure this is done properly.

Other Ways to Help LMH and Help Yourself

Gifts of real estate, personal property (antiques, artwork, collectibles, etc) and life insurance can result in significant tax benefits to you and/or your estate and may fund life income arrangements such as Unitrusts.

We are eager to help you and your advisors plan a gift which will achieve your financial, philanthropic and estate planning goals.

Working closely with the New York Planned Giving Office, we offer a confidential, no obligation service.

Contact us

For further information, please contact the University's North American Office:

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It would be very helpful if you could also complete and return the Legacy Pledge form to the College so that we are informed of your current intentions. A reply envelope is enclosed for your convenience.