

GIFT PLANNING



For most donors, a direct gift or pledge may seem like the easiest and most straightforward way to support Harvard. However, there are a number of creative ways to give that provide substantial benefits to Harvard while offering significant economic benefits for the donor, the donor's spouse, and/or the donor's family. Other options may help a donor minimize income tax, gift tax, and/or estate tax while maximizing the gift itself.

Together with the Office of Gift Planning, you can help a classmate make a significant gift to Harvard College, the Graduate School of Arts and Sciences, or the Harvard John A. Paulson School of Engineering and Applied Sciences. With expertise in charitable tax law, estate planning, and financial planning, our gift planning team works closely with donors and/or their advisors to tailor strategies that meet the needs of donors and of Harvard.

Life Income Plans

Life income plans allow donors to make a meaningful gift to Harvard while retaining an income for themselves, their spouse, or other family members for life or for a term of years. At the conclusion of the term, the remaining principal is released to Harvard for a specified purpose.



HARVARD
College Fund



HARVARD
Graduate School Fund

These arrangements provide many benefits, including:

- Income to one or two beneficiaries, for life or for a term of years
- An immediate charitable income tax deduction
- Capital gains tax savings on a gift of appreciated property
- Investment diversification
- Professional investment and administrative services provided by Harvard Management Company

Examples of life income plans include:

- Charitable gift annuity
- Deferred gift annuity
- Charitable remainder unitrust

Other Gift Planning Strategies

A variety of other gift planning strategies may minimize the donor's income tax, gift tax, and/or estate tax while maximizing the gift itself:

- Outright gift of appreciated assets
- Donor advised fund
- Charitable lead trust
- Gift by will (bequest)
- Legacy pledge

FOR MORE INFORMATION, VISIT ALUMNI.HARVARD.EDU/OGP
OR CONTACT THE OFFICE OF GIFT PLANNING:

617-496-3205 | OGP@HARVARD.EDU

Information in this document is not offered as tax or legal advice. Donors and potential donors should consult with a qualified attorney or other tax advisor regarding their own specific circumstances.