



“Planned giving is our opportunity to give the next generation the same outstanding legal education we had.”

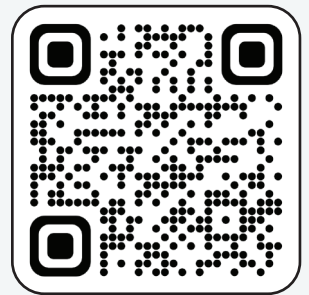
Thomas M. Lamberti '57

# Harvard Law School Planned Giving

A Lasting Legacy

At Harvard Law School, supporting the core needs of our vibrant educational community and providing our students with financial aid are among our highest priorities. As part of this commitment, we are pleased to introduce planned giving opportunities.

Planned giving is charitable, financial, and tax planning that allows you to make a gift to the Law School while also addressing your own financial and estate planning needs.



Learn More

## Planned gifts include:

- **Securities and mutual funds** that may reduce your capital gains taxes
- **Life income gifts, such as charitable gift annuities and charitable remainder trusts**, that pay you an income during your lifetime while generating a current income tax deduction
- **Testamentary gifts** that preserve access to principal while enabling you to make a gift to HLS
- **Gifts from retirement plan assets** that can reduce your income tax and taxes your heirs might have to pay
- **Charitable lead trusts** that pay an annual amount to HLS and then distribute to heirs at a reduced transfer tax cost

A well-planned gift creates benefits for you and your heirs and a lasting legacy at Harvard Law School.

[hls.harvard.edu/plannedgiving](https://hls.harvard.edu/plannedgiving)



# Gifts of Appreciated Securities

## Make a gift to Harvard Law School and avoid capital gains tax

When you donate appreciated securities to Harvard Law School, you do not pay capital gains tax on the appreciation of those securities and you receive a full fair market value tax deduction for your gift. Additionally, HLS does not pay capital gains tax when it sells your donated securities, enabling us to utilize the entire amount of your gift for the purpose you designate.

### Giving more for less

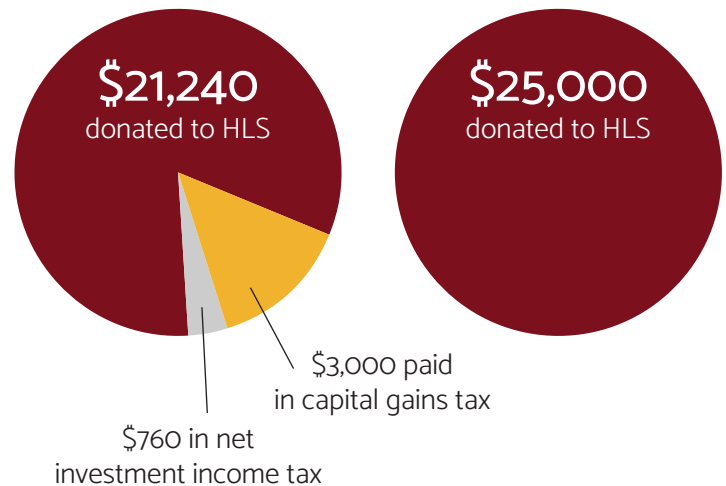
Gifts of appreciated securities are appealing because they reduce the cost of your gift from 15% to 20%, depending on your tax bracket, and may reduce it by an additional 3.8% if you would normally be subject to the net investment income tax.

For example, if you have \$25,000 in securities with a basis of \$5,000 and are in the 33% federal income tax bracket, you would most likely pay \$3,000 in capital gains tax if you sold your securities, and may be required to pay an additional \$760 in investment income tax, bringing your total tax bill to \$3,760. By donating your securities to the Law School, you can avoid that \$3,760 tax and make your full \$25,000 gift.

### How to make a gift

You may transfer securities directly to Harvard, and Harvard will provide you with the DTC instructions when you are ready to make a gift. Once your shares are in the university's account, they will be sold tax-free and the proceeds are then distributed to the Law School.

### Donation After Sale vs. Donation Directly to HLS



### Advantages of Appreciated Securities

- Avoid paying capital gains tax
- Receive a full fair market tax deduction for your gift
- Increase the impact of your gift

For more information, please contact Charlize S. Gordy, Director of Planned Giving, at 617-296-9265 or [plannedgiving@law.harvard.edu](mailto:plannedgiving@law.harvard.edu).

[hls.harvard.edu/types-of-planned-gifts](https://hls.harvard.edu/types-of-planned-gifts)

