Planned Giving Guide

Create a Lasting Legacy at San Antonio College

MT. SAC
Mt. San Antonio College



Learn more at www.mtsac.edu/foundation

Your generosity can empower students for generations to come.

For more than 80 years, Mt. San Antonio College has transformed lives by providing access to high-quality education, career pathways, and opportunities that strengthen our communities. Every day, Mt. SAC students pursue their goals, overcome challenges, and build brighter futures for themselves, their families, and the region we serve.

A planned gift to the Mt. San Antonio College Foundation allows you to become part of that story for generations to come. By including Mt. SAC in your estate plans, you can create a lasting legacy that supports student success while reflecting the values and experiences that have shaped your life.

Planned gifts are among the most meaningful ways to ensure that future generations of students have the resources they need to achieve their dreams. Whether through a will, trust, retirement account, life insurance policy, or another planned giving option, your generosity can continue **Empowering Minds. Elevating Futures.** for decades to come.

Questions Answered in this Guide

- How can I make a planned gift?
  - Bequest
  - IRA/RMD charitable rollover
  - Retirement plan beneficiary
  - Life insurance
  - Donor advised fund
  - Charitable gift annuity
- How do I include Mt. SAC in my will or trust?
- Can I change my planned gift later?
- Can I choose how my gift supports students?
- What are the benefits of joining the Legacy Society?
- How do I notify Mt. SAC of my planned gift?

Leave a Legacy Through a Bequest

One of the simplest and most flexible ways to create a lasting impact at Mt. SAC is through a bequest in your will or living trust.

A bequest allows you to make a future gift to the Mt. San Antonio College Foundation while maintaining full control of your assets during your lifetime. You can provide for your loved ones first while ensuring that Mt. SAC continues to open doors of opportunity for future students.

Your bequest can be structured in several ways:

Specific Bequest

A specific bequest allows you to designate a particular dollar amount, asset, or percentage of your estate to Mt. SAC.

Example:
"I give and bequeath $25,000 to the Mt. San Antonio College Foundation to support student success initiatives."

Percentage Bequest

A percentage bequest allows you to leave a portion of your estate to Mt. SAC, ensuring that your gift adjusts with changes to your estate over time.

Example:
"I give and bequeath 10% of my estate to the Mt. San Antonio College Foundation."

Residual Bequest

A residual bequest allows you to provide for family and loved ones first, then donate all or a portion of what remains in your estate to Mt. SAC.

Example:
"I give and bequeath the remainder of my estate to the Mt. San Antonio College Foundation."

Contingent Bequest

A contingent bequest allows you to name Mt. SAC as a beneficiary if your primary beneficiaries are unable to receive your assets.

A bequest can be directed to support an area that is meaningful to you, including scholarships, academic programs, workforce development initiatives, student support services, athletics, or other priorities that advance Mt. SAC's mission.

Retirement Plan Gifts and IRA Beneficiary Designations

Your retirement assets may be one of the most tax-efficient ways to create a charitable legacy.

By naming the Mt. San Antonio College Foundation as a beneficiary of your IRA, 401(k), 403(b), pension plan, or other retirement account, you can support future generations of students while potentially reducing the tax burden associated with transferring retirement assets to heirs.

Because retirement accounts may be subject to income taxes when inherited by individuals, a charitable organization may receive these assets without the same tax consequences. This makes retirement plan assets a powerful tool for philanthropic planning.

Naming Mt. SAC as a beneficiary is simple:

1. Contact your retirement plan administrator or financial institution.
2. Request a beneficiary designation form.
3. Add the Mt. San Antonio College Foundation as a beneficiary.
4. Notify the Foundation so we can thank you and recognize your generosity.

You remain in control of your retirement assets during your lifetime and can update your beneficiary designation at any time.

Required Minimum Distributions (RMDs) and IRA Charitable Rollovers

If you are age 70½ or older, an IRA charitable rollover may allow you to support Mt. SAC while receiving important tax benefits.

An IRA charitable rollover, also known as a Qualified Charitable Distribution (QCD), allows eligible individuals to make a direct transfer from their IRA to a qualified charitable organization such as the Mt. San Antonio College Foundation.

A QCD can be especially beneficial for individuals who:

- Are required to take annual Required Minimum Distributions (RMDs)
- Do not need the additional income from their IRA

- Want to support students while maximizing their charitable impact

Benefits of an IRA charitable rollover may include:

- The distribution can count toward your Required Minimum Distribution requirement.
- The gift may be excluded from your taxable income.
- You can make a meaningful charitable contribution without itemizing deductions.

To complete an IRA charitable rollover gift, contact your IRA administrator and request that your distribution be made directly to:

Mt. San Antonio College Foundation
18111 Gale Avenue
Walnut, CA 91789

Please contact the Foundation before initiating your gift so we can assist with proper documentation and ensure your gift is directed according to your wishes.

Gifts of Life Insurance

A life insurance policy can become a meaningful charitable gift that costs little or nothing during your lifetime.

You can support Mt. SAC by naming the Mt. San Antonio College Foundation as a beneficiary of an existing life insurance policy. You may also choose to transfer ownership of a policy to the Foundation.

Life insurance gifts provide a way to make a significant future impact while preserving other assets for loved ones.

Donor Advised Fund Gifts

A donor advised fund (DAF) provides a flexible way to manage charitable giving while creating a lasting connection with Mt. SAC.

Donors may recommend grants from their donor advised fund during their lifetime and can include Mt. SAC as part of their long-term charitable plans by naming the Foundation as a beneficiary of their fund.

DAFs can be an effective way to continue supporting student success, scholarships, and programs that matter most to you.

Charitable Gift Annuities

A charitable gift annuity allows you to make a gift to Mt. SAC while receiving fixed payments for life.

With a charitable gift annuity, you transfer cash or appreciated securities to the Mt. San Antonio College Foundation in exchange for a fixed income stream. Depending on your circumstances, you may receive potential tax benefits while creating a meaningful future gift.

Charitable gift annuities may appeal to donors who want to:

- Support Mt. SAC students
- Receive predictable income payments
- Reduce taxes on certain assets
- Create a lasting charitable legacy

We encourage donors to consult with their financial advisors to determine whether a charitable gift annuity is appropriate for their circumstances.

Become Part of the Mt. SAC Legacy Society

When you include the Mt. San Antonio College Foundation in your estate plans, you become part of the Mt. SAC Legacy Society—a community of individuals and families committed to ensuring educational opportunity for generations to come.

Legacy Society members represent a shared belief that education changes lives. Their generosity provides the foundation for future innovation, student support, and pathways to success.

Membership is our way of recognizing and thanking those who have made a commitment to Mt. SAC's future.

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Mt. San Antonio College Foundation
Phone: (909) 274-4215
Email: foundation@mtsac.edu

Thank you for considering a legacy gift that will continue **Empowering Minds. Elevating Futures.** for generations to come.

Mt. SAC Legacy Society

Frequently Asked Questions

What is the Mt. SAC Legacy Society?

The Mt. SAC Legacy Society recognizes individuals and families who have made a commitment to the future of Mt. San Antonio College by including the Mt. San Antonio College Foundation in their estate plans or through another planned gift.

Legacy Society members are a special community of supporters who believe in the transformative power of education and want to ensure that future generations of students have access to the resources, opportunities, and support they need to succeed.

By making a planned gift, you help continue Mt. SAC's tradition of **Empowering Minds. Elevating Futures.** for generations to come.

Why should I consider making a planned gift to Mt. SAC?

A planned gift allows you to create a lasting impact while supporting the students and programs that matter most to you.

For more than 80 years, Mt. SAC has helped students achieve their educational, career, and personal goals. A planned gift ensures that future students continue to have access to pathways that transform lives and strengthen our community.

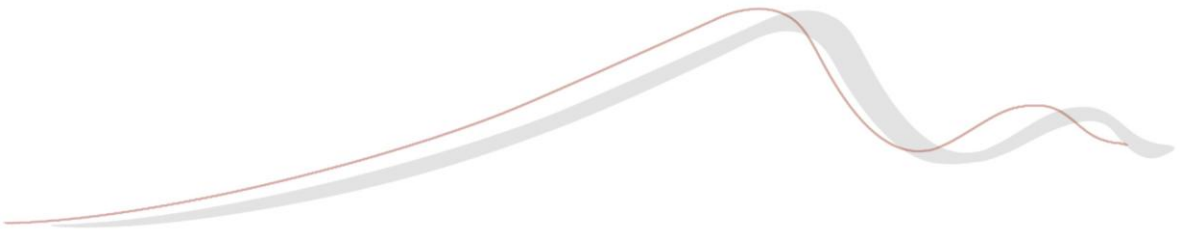
Many planned gifts can also provide financial and tax benefits depending on your personal circumstances.

Do I need to be wealthy to make a planned gift?

No. Planned gifts are not about the size of the gift—they are about the impact you want to make.

Many members of the Mt. SAC Legacy Society create their legacy through simple estate planning decisions, such as including the Mt. San Antonio College Foundation in their will, trust, retirement account, or life insurance policy.

A planned gift of any size can make a meaningful difference for future generations of students.



What are the most common ways to make a planned gift?

There are many ways to create a legacy at Mt. SAC. Some of the most common include:

Bequest through a will or trust
A bequest allows you to name the Mt. San Antonio College Foundation in your will or living trust. You can designate a specific amount, percentage of your estate, or a portion of what remains after providing for loved ones.

Retirement plan beneficiary designation
You can name Mt. SAC as a beneficiary of an IRA, 401(k), 403(b), or other retirement account.

IRA charitable rollover (Qualified Charitable Distribution)
If you are age 70½ or older, you may be able to make a direct charitable gift from your IRA to Mt. SAC while receiving potential tax benefits.

Life insurance
You can name the Foundation as a beneficiary of an existing life insurance policy.

Donor advised funds
You may designate Mt. SAC as a beneficiary of your donor advised fund or recommend grants to support students and programs.

Charitable gift annuities
A charitable gift annuity allows you to make a gift to Mt. SAC while receiving fixed payments during your lifetime.

What is the simplest way to join the Legacy Society?

One of the easiest ways to become a Legacy Society member is by including the Mt. San Antonio College Foundation in your will or living trust.

You can make a bequest by adding simple language to your estate plan, such as:

“I give, devise, and bequeath [a specific dollar amount, percentage, or remainder of my estate] to the Mt. San Antonio College Foundation, a nonprofit organization located in Walnut, California, to support the mission and priorities of Mt. San Antonio College.”

We encourage you to work with your attorney or financial advisor to ensure your gift reflects your personal wishes.

Do I have to tell Mt. SAC if I have included the Foundation in my estate plans?

No. You are not required to notify the Foundation of your planned gift.

However, we hope you will consider informing us so we can welcome you into the Mt. SAC Legacy Society, recognize your generosity, and ensure your wishes are honored.

Sharing your plans also allows us to express our gratitude during your lifetime and keep you connected to the impact of your generosity.

Can I change my planned gift in the future?

Yes. Many planned gifts are revocable, meaning you can update or change your gift as your personal, family, or financial circumstances change.

For example, a bequest in your will or a beneficiary designation on a retirement account can typically be modified at any time.

A planned gift provides flexibility while allowing you to express your long-term commitment to Mt. SAC.

Can I designate what my planned gift supports?

Yes. You may choose to direct your gift toward an area that reflects your personal interests and values.

Examples may include:

- Student scholarships
- Student basic needs support
- Workforce development programs
- Academic programs
- Innovation and emerging initiatives
- Athletics
- Areas of greatest need

Because the needs of students and the College may change over time, many donors choose to provide flexible support that allows Mt. SAC to respond to future opportunities and challenges.

The Foundation welcomes the opportunity to discuss your goals and help structure a gift that creates the greatest impact.

What is an IRA charitable rollover (Qualified Charitable Distribution)?

An IRA charitable rollover, also known as a Qualified Charitable Distribution (QCD), allows eligible individuals age 70½ or older to transfer funds directly from an IRA to a qualified charitable organization, such as the Mt. San Antonio College Foundation.

A QCD may:

- Count toward your Required Minimum Distribution (RMD)
- Help reduce taxable income
- Allow you to support Mt. SAC students in a meaningful way

Because tax laws and individual circumstances vary, donors should consult with their financial advisor or tax professional before making a charitable distribution.

What is a Required Minimum Distribution (RMD)?

A Required Minimum Distribution is the amount that individuals must withdraw annually from certain retirement accounts after reaching a specific age.

For individuals who do not need their required distribution for living expenses, an IRA charitable rollover can provide an opportunity to support Mt. SAC while potentially receiving tax advantages.

Can I make a planned gift while still providing for my family?

Absolutely.

Many donors use planned gifts as a way to balance their desire to support loved ones with their commitment to causes they care about.

A bequest, retirement account designation, or other planned gift can allow you to provide for family members while ensuring that Mt. SAC students continue to benefit from your generosity.

Are planned gifts recognized by the Foundation?

Yes. Individuals who notify the Foundation of their planned gift intentions are welcomed into the Mt. SAC Legacy Society.

Legacy Society members receive special recognition, invitations to select Foundation events, and opportunities to remain connected with the College's future.

Recognition is always handled according to each donor's preferences.

Who can help me learn more?

The Mt. San Antonio College Foundation is available to answer questions and help you explore planned giving options that align with your goals.

We encourage you to consult with your attorney, financial advisor, or tax professional when making decisions about your estate plans.

To begin a confidential conversation:

Mt. San Antonio College Foundation
Phone: (909) 274-4215
Email: foundation@mtsac.edu

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