LEGACY
GIVING GUIDE

LEAVING A LEGACY THAT LIVES ON

Dear Friends,

At Middle Georgia State University (MGA), we often speak of legacy — not only the achievements of our students and faculty, but also the enduring impact of those who believe in our mission and invest in our future.

Today, I invite you to consider how you can be part of that legacy through a planned gift to the MGA Foundation. Planned giving is one of the most meaningful ways to ensure that your values live on — supporting generations of students and society at large, long after your lifetime.

Whether through a bequest in your will, a percentage of your estate, a life insurance policy, or other giving vehicles, a planned gift allows you to make a lasting difference while often providing financial benefits for you and your loved ones.

These gifts are about more than just numbers — they are about vision, impact, and belief in the transformative power of education. Your legacy gift becomes part of a larger story: one of opportunity, hope, and enduring purpose.

If you've already included MGA in your estate plans, please let us know so we can thank you and welcome you into our Legacy Society. And if you're just beginning to consider it, we'd be honored to have a conversation — confidential, thoughtful, and without obligation.

Thank you for your continued support and for all you do to help shape the future MGA. Together, we can build something that lasts far beyond any one of us.

Warm regards,

Nancy White
Vice President for University Advancement
& Executive Director of the MGA Foundation

INVEST IN THE FUTURE OF MIDDLE GEORGIA–LEAVE A LEGACY THAT LASTS

Middle Georgia State University (MGA) stands as a powerful testament to growth, resilience, and impact. Born from the merger of Middle Georgia College and Macon State College, MGA's roots stretch back to the late 1800s. Since earning university status in 2015, MGA has grown into a dynamic institution spanning five campuses, offering more than 70 academic programs, and proudly counting over 47,000 graduates who are making their mark in Georgia and beyond. But no one achieves success alone.

Every MGA graduate has been uplifted by a community—parents, mentors, friends, and supporters—who believed in the transformative power of higher education. Their success stories are possible because others chose to invest in their futures.

Now, it's your turn to make that same powerful choice.

By making a planned or legacy gift to MGA Foundation, you are doing more than giving—you are taking a stand for opportunity, access, and excellence. You are ensuring that MGA remains the premier value in public university education in Georgia. Your gift helps keep tuition affordable, programs innovative, and the student experience exceptional.

Your vision. Your legacy. MGA's future.
This guide introduces you to the many ways you can leave a lasting legacy through planned giving. As you consider your options, we encourage you to speak with your estate planning attorney and financial advisors to align your giving with your broader financial goals. You may also want to share your plans with loved ones to ensure your wishes are fully understood and honored.

A legacy gift is more than a donation—it's a declaration of belief in the future of MGA students and the communities they will serve.

Leave your mark. Shape the future. Begin your legacy with Middle Georgia State University today.

LEAVING A LEGACY AT MIDDLE GEORGIA STATE UNIVERSITY

Immediate Gifts:

Cash

Gifts of cash are routinely used to pay pledges and make special (capital) gifts.

Procedure: Make a check payable to Middle Georgia State University and mail it to the ***Office of University Advancement, 100 University Parkway, Macon, GA 31206***. If you gift is designated for a specific purpose, fund, or university initiative, please note such designations in the memo line of the check. ***Contact the Office of University Advancement at 478-471-2732 with any questions.***

Please note: The date of the gift is the date of the U.S. Postal Service postmark on the envelope in which you sent the check. If another carrier is used, it is the date on which the college receives the check.

Appreciated Securities

Many donors use stocks, bonds, or mutual funds to make gifts. If they have increased in value since you obtained them, there could be significant tax advantages:

a. Your income tax deduction is usually based on the full market value of the securities on the date of the transfer.
b. You can usually avoid paying capital gains taxes that would have been due if securities had been sold.

If you wish to donate securities that have diminished in value since you obtained them, it may be wiser to sell the stock, claim the capital loss as a tax deduction, and donate the resulting cash. Please consult your financial advisor for the best path forward for your gift.

Procedure: Contact the Office of University Advancement at **478-471-2732** for details and instructions to facilitate a transfer of stock or securities.

Donor Advised Funds (DAFs)

Donor Advised Funds (DAF) allow you to receive an immediate income tax deduction while also allowing the funds to be invested for tax-free growth. You are able to direct the DAF to make gifts to IRS-approved charities and organizations as you see fit. DAFs are quickly becoming one of the most utilized charitable giving strategies because of their ease of use and immediate tax benefits.

Real Estate

In certain situations, keeping your primary residence may no longer be practical as we age.

Downsizing after family members have grown and ongoing maintenance costs are just a few issues to examine. You may even own a second home or parcel of property that is seldom used. There could be significant tax advantages available to you in using this type of gift. Giving real estate to the university is a time-honored way of making a substantial gift with an asset, usually highly appreciated, that might otherwise be underutilized.

Procedure: To make a gift of real estate, whether or not it includes a dwelling or other buildings, the property should be free of financial encumbrances, such as mortgages or liens. It should be readily marketable, and you should be aware that the college may sell the property after it is given. Donors usually pay any fee associated with deed preparation and transfer as well as any appraisal, survey, or inspection costs incurred. These expenses may also be included in the gifts valuation for tax purposes. The gift date is the day of closing.

Designating MGA Foundation as a Life Insurance Beneficiary

You may name MGA as a beneficiary of your life insurance policy. Simply request a beneficiary designation form from your insurance provider and include:

Middle Georgia State University Foundation
100 University Parkway
Macon, GA 31206
EIN: 23-7066010

This type of gift can be a powerful and tax-efficient way to support our mission.

Gifts of Retirement Assets

Retirement plans such as IRAs, 401(k)s, and 403(b)s can be excellent vehicles for charitable giving. You can name MGA Foundation as a beneficiary of these accounts using a form provided by your plan administrator.

Why Consider a Retirement Plan Gift?

Retirement assets are often the most heavily taxed when left to heirs. By naming MGA Foundation—a tax-exempt organization—as the beneficiary, 100% of the value can be used to support our students and programs, tax-free. This allows you to leave other, less tax-burdened assets to your loved ones.

Deferred Gifts:

Bequests: A Gift Through Your Will or Estate

A bequest allows you to designate a portion of your estate to be received by Middle Georgia State University (MGA) Foundation upon your passing. Bequests are included in your estate planning documents and may take several forms:

- **A specific dollar amount**
- **A percentage of your estate**
- **A particular asset** (such as real estate, stocks, or personal property)
- **A residual gift,** made after all other bequests and obligations have been fulfilled

Sample Language for Your Will or Estate Plan

Specific Sum of Money

"I give to MGA Foundation, 100 University Parkway, Macon, GA 31206 USA, Federal Tax Identification Number 23-7066010, the sum of $___________."

Percentage of Your Estate

"I give to MGA Foundation, 100 University Parkway, Macon, GA 31206 USA, Federal Tax Identification Number 23-7066010, ________ percent (___%) of my estate."

Specific Asset or Property

"I give to MGA Foundation, 100 University Parkway, Macon, GA 31206 USA, Federal Tax Identification Number 23-7066010, the following asset(s): [description of the asset]."

Residuary Bequest

"I give to MGA Foundation, 100 University Parkway, Macon, GA 31206 USA, Federal Tax Identification Number 23-7066010, all [or a specific percentage] *of the rest, residue, and remainder of my estate."*

STEPS TO DEVELOPING A LEGACY PLAN

1. Clarify Your Priorities

Begin by reflecting on your personal values, goals, and the legacy you wish to leave behind. Consider your loved ones, the causes that matter most to you, and the resources you have available.

2. Consult a Legal and Financial Advisor

Professional advice is essential to ensure your plan is legally sound and financially optimized. An estate planning attorney can assist with wills, trusts, and healthcare directives. A financial advisor can help you structure your gifts to maximize both impact and tax benefits.

3. Discuss Your Plans with Loved Ones

Open communication can prevent confusion and ensure your wishes are respected. Sharing your intentions with family members, friends, or other key individuals can help ease future transitions.

4. Finalize and Sign Your Documents

Your legacy plan becomes legally binding only when your documents are properly executed. This may require witnesses and/or notarization, depending on your jurisdiction. Your attorney can guide you through this process.

MGA KNIGHTS LEGACY SOCIETY: YOUR LEGACY, OUR FUTURE

The Middle Georgia State University Knights Legacy Society serves to recognize and engage donors who make a legacy or planned gift to support MGA, its mission, and its students through bequests, trusts, annuities, and other planned gifts.

This society:

- Honors and celebrates legacy donors
- Increases awareness of planned giving options
- Encourages alumni and supporters to make MGA a part of their estate plans
- Helps secure the university's financial future through sustainable and transformative gifts

Members of the Society receive:

- Exclusive Invitations to University events
- Subscription to the Foundation eNewletter
- An annual copy of MGA Today magazine
- Acknowledgment and Welcome letter from the University President

WE'RE HERE TO HELP

If you're considering a planned gift to MGA Foundation or have questions about your options, we'd be honored to assist you.

Please contact us at:
Office of Advancement
478-471-2732
Development@mga.edu

Together, we can ensure that your legacy continues to inspire and support future generations of MGA students.