



# Building our Future

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A Guide to Remembering St Catherine's in your Will



# Your invitation to contribute to a timeless mission...

Though St Catherine's became an Oxford College in 1962, our roots stretch back much further – to the founding of the 'Delegacy for Unattached Students' in 1868. Then, College fees deterred many people from applying, and the Delegacy aimed to diversify the social backgrounds of those benefitting from the transformative power of an Oxford education. Its aim was to create an academic community in which individuality and creativity were celebrated among a socially-diverse student body.

A Legacy to St Catherine's will help us to further advance this original vision. By giving in this special way, you can assist us in preserving the features of an Oxford education which generations of young people have already benefitted from.

We aim to ensure that no talented student is deterred from coming to St Catherine's due to financial constraints. What's more, we want to maintain the quality of our

renowned tutorial system and enhance our Fellows' research opportunities. We are also eager to preserve our distinctive Jacobsen buildings as a state-of-the-art space within which our teaching and research can take place.

By remembering St Catherine's in your Will, you can make your own contribution to our timeless mission and help us to meet the challenges of the future - the increase in the cost of education for students, the fall in government funding, and the need to continue modernising and upgrading our buildings.

There is much to be done, and this brochure describes the practical differences a Legacy can make to the College. We commend it to you in the hope that it demonstrates the enormous potential of this most personal of gifts, highlighting some of the key areas which you can choose to support.





## The Dean Kitchin Circle

All Legators will become members of the Dean Kitchin Circle, named after our first Censor, George Kitchin, who presided over the Delegacy from 1868 to 1883.

As a member, you will be kept up-to-date about Legacies and the important role they play in College, receiving regular news about the projects that these very special and poignant gifts are supporting at St Catherine's.

You will also be invited to special events for our community of Legators, which celebrate their foresight and generosity and provide us with an opportunity to express our gratitude in person.

If you wish to remain anonymous, please be assured that your name will not be published on the list of members and that the details of your Legacy will be kept in the strictest confidence.

# Student Support

We were founded with the ethos that an Oxford education should be open to all talented individuals, and this spirit remains vital today. One of our main goals is to ensure that no one is discouraged from coming to St Catherine's for financial reasons.

By leaving a Legacy to this area, you will help us to guarantee that students from a wide variety of backgrounds can come to St Catherine's. What's more, you will also assist us in attracting the best postgraduates, in an environment in which many institutions worldwide offer full funding.

# Teaching & Research

The tutorial system enables our students to closely engage with experts at the cutting-edge of their disciplines. It provides them with opportunities for intellectual development rarely found elsewhere.

This system is supported by our strong student-to-tutor ratio, and your Legacy can help to preserve it for future generations of students at St Catherine's. It will also support the world-class research of our Fellows, which addresses many of the important problems faced by the world today.





## Buildings & Facilities

Our new buildings, which Legacies have helped to fund, now enable us to offer rooms in College for the vast majority of our undergraduates. Legacies have thus played a vital role in integrating our community and protecting our students from the high costs of 'living out'.

One of our main goals is to continue providing the best possible living and working environment, in which our students can flourish. In this regard, your Legacy can assist us in upgrading and modernising our buildings according to the latest technological, environmental and access standards.

## Our Endowment

The financial security of Oxford colleges is underpinned by endowments, most of which have been built up over centuries. In our short history, we have managed our endowment prudently and enhanced its value.

A strong endowment serves as an independent source of finance, protecting the College from fluctuations in external sources of income and the economy. By leaving a Legacy to this area, you will help us gain greater financial security and preserve our high quality of education for future generations.

“ It is a privilege to be able to assist St Catherine’s in its aim of promoting high educational standards for future generations, and I am pleased to have my Legacy support students in financial need, in the same way that my late husband benefitted many years ago. It is also satisfying and comforting to know that, by leaving a proportion of my residual estate to St Catherine’s, there will be tax advantages, both for my family and for the College.

Mrs Barbara Dunford  
Wife of Rev’d Charles Dunford (1930, Economics)



# Making a Pledge

We understand that making a Will is an important and personal process, and we would always advise that you do so in consultation with your solicitor. The suggested wording for your Will (which will vary depending on the type of Legacy) is as follows:

*"I give \_\_\_\_\_ to St Catherine's College in the University of Oxford. I declare that the receipt of the Bursar or other authorised officer of St Catherine's College shall be a full and sufficient discharge to my executors."*

## Tax-Efficient Giving

St Catherine's College is a Registered Charity in the United Kingdom (No. 1143817). All Legacies to the College are exempt from Inheritance and Capital Gains Tax in the UK. Any gift you make to the College in your Will should be deducted from your estate before it is assessed for Inheritance Tax. A Legacy to St Catherine's could therefore help you to reduce the tax liability of your estate. If you reside in the US, charitable bequests are fully exempt from federal estate tax and can be made to, "Americans for Oxford, Inc, for the benefit of St Catherine's College in the University of Oxford." Americans for Oxford, Inc is an IRS recognised 501 (c) (3) tax-exempt organization. You may be able to claim tax advantages in other countries. Please contact the Development Office for further information.

## Types of Legacies

### **Residuary (Percentage)**

Pledges of a specified value can be eroded by inflation or a decline in the value of the estate. A solution to these concerns is to pledge a percentage of the residue of your estate, after other pledges have been fulfilled. This will enable you to take care of dependents before making a gift to the College.

### **Pecuniary**

A Legacy Pledge of a specific amount. It is possible to index-link pledges to preserve their value for the future. Your solicitor will be able to advise you on the necessary wording for this kind of pledge.

### **Reversionary**

Reversionary Pledges enable you to make a gift after taking care of dependents. Your estate would be placed in a trust, allowing named beneficiaries to benefit from its income over the course of their lifetime. After their death, the remainder (or a percentage of it) could be left to the College.

### **Substitutional**

You may choose to leave your estate to a particular person or persons. Should those named beneficiaries predecease you, the estate could then be passed - in its entirety, or in part - to St Catherine's.

### **Specific**

You may choose to pledge personal possessions to the College, e.g. property, stocks/shares, art.

### **Deed of Variation**

If you become the beneficiary of someone else's estate on their death, you can transfer the whole or part of that inherited estate to the College using a Deed of Variation. The value transferred would be exempt of Inheritance Tax.

### **Codicil**

If you have already written your Will, a Codicil may be used to amend, rather than replace, the existing Will.



Jack Pole (Professorial Fellow in History, 1979-89) left a Legacy towards Graduate Scholarships at St Catherine's. Below, one of our graduate students tells us about the wonderful difference financial support from the College made for her.

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*"Receiving such a generous Scholarship, supported by Alumni and Friends of St Catherine's, has created many opportunities and has enabled me to fully make use of everything Oxford has to offer, both academically and beyond. It has, in particular, enabled me to travel to conferences where I have presented my work to my peers – an important part of the life of any DPhil student! I am deeply grateful for the generosity of our donors and humbled to be in receipt of this Scholarship."*

**Hege Larsen (2011, Medical Sciences)**

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