



## A Gift Primer for the Class of 1976 50th Reunion Gift

Your 50th Reunion at Colgate is a milestone event; a unique opportunity to remember past times, renew old friendships and reconnect with your alma mater. Colgate encourages alumni to consider a special gift to support the Class of 1976's 50th Reunion Gift. Members of the Class of '76 have multiple options for contributing to our 50th Reunion Gift, in support of Colgate and its mission. You can select one or more of the following options to participate:

- **Outright Gifts of Cash, IRA qualified charitable distributions (QCD), Appreciated Securities, or other assets (real estate, art, or other “illiquid” assets)**
- **Pledges (up to five years)**
- **Planned Giving Arrangements**

## Planned Giving Options

### **Documented Estate Provisions/ Designations**

Bequests remain Colgate's most common “planned gift” and are among the largest sources of dollars into the University's endowment. If you've named Colgate in your will, but have not notified the Office of Planned Giving, please do so to ensure they can count your generous estate gift in our 50th reunion fundraising total, and welcome you to Colgate's legacy giving society, the **Willow Society**. Documenting a bequest is simple – either a signed statement of intent, a personal letter from you indicating the amount of the provision or a copy of the pertinent section of your will/living trust.

### **Retirement Beneficiary Designations**

By naming Colgate a designated beneficiary of your 401(k), 403(b), IRA or other qualified retirement plans Colgate can receive full use of the gift, since it pays no taxes, unlike non-spouse heirs.

### **Life Insurance Designations**

Name Colgate owner and beneficiary of a superfluous whole-life policy and receive a charitable deduction, or you can simply make Colgate the death beneficiary; not deductible, but it will count into the class gift at face value. To count, please share your executed beneficiary form with Colgate.

### **Gifts that provide you and your spouse with lifetime income**

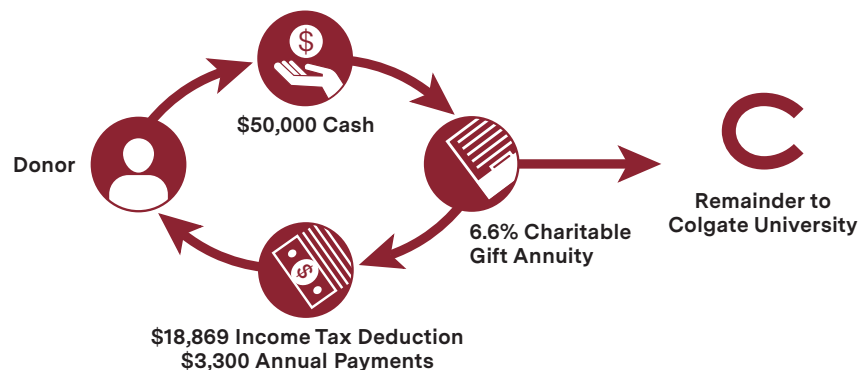
*A Charitable Gift Annuity:* Provides secure lifetime income to you, or you and your spouse. Benefits include a current year charitable income tax deduction and tax-advantaged fixed income for life. A portion of each annuity payment is treated as a *tax-free* return of principal, and if funded by marketable securities, a portion is taxed at a lower capital gains rates and payments are backed by Colgate's assets. Cash and/or marketable securities may be used to fund a Colgate Charitable Gift Annuity. The minimum funding amount is \$10,000. Upon the death of the annuitant(s), the remaining value is gifted to Colgate. Additional considerations apply. Please contact Colgate's Planned Giving Office and consult with your advisor.

*A Charitable Remainder Trust:* Provides a choice of fixed or variable income. The trust may be funded with a variety of assets, such as appreciated securities and real estate. Using appreciated assets, you avoid realizing taxable capital gains when funding the trust. Charitable remainder trusts are also used to convert lower-yielding assets for greater income. When the trust terminates, the remaining value goes to Colgate. The minimum amount is \$100,000.

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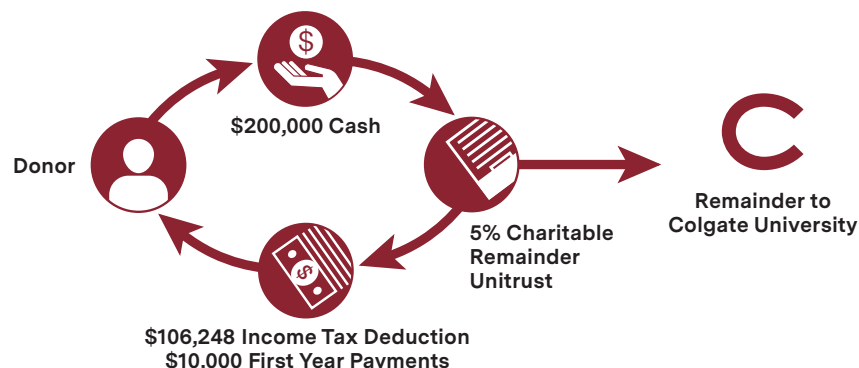
*Additional considerations may apply. Please contact Colgate's planned giving office and consult with your advisor.*

## 6.6% Charitable Gift Annuity/IRA QCD-funded Gift Annuity\*



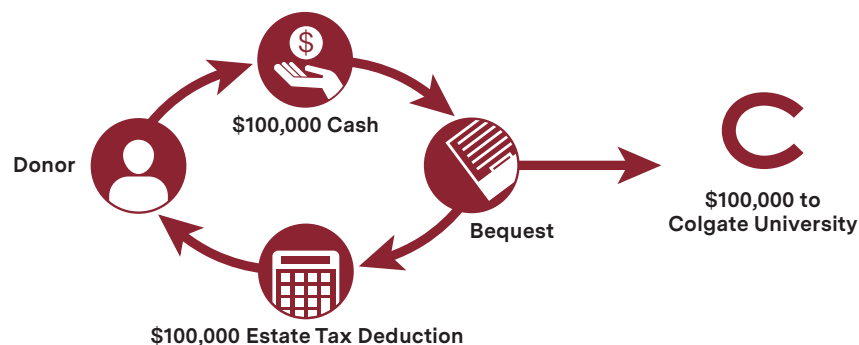
\* Income tax deduction not applicable to a QCD-Funded CGA. Assumptions: One 72 year-old; funded with cash. Appreciated securities accepted. Rate for two 72 year-old annuitants would be 5.7%. Payments fixed for lifetime of annuitant(s). Rate is subject to change at set-up. Minimum gift: \$10,000. Not available in all states.

## 5% Charitable Remainder Unitrust\*



\*Assumption 72 year-old, payments for life. Colgate is trustee. Payments can be set for life or a term not exceeding 20 years. Avoid otherwise realized capital gain in the year of gift. Rate applied to annualized market value: payments vary year to year. Minimum gift: \$100,000 cash/long-term securities. Real estate option possible but differently arranged.

## Bequest / IRA Beneficiary Designation\*



\*IRA beneficiary designation: Colgate pays no income tax on the gift. If splitting between a spouse and Colgate, consider first splitting the IRA into two IRAs--one for each--or use two existing IRAs.

*Additional considerations may apply. Please contact Colgate's planned giving office and consult with your advisor.*