THE CAMPAIGN FOR THE
THIRD CENTURY

Your 50th Reunion Legacy

Support Colgate and its students
with a milestone anniversary gift.

Your 50th Reunion Legacy

A Gift That Contributes to Your Class Legacy

Alumni often choose to honor their 50th reunion with a gift in support of the University and its students. The combined gifts that you and your classmates make in celebration of this milestone make up your class's 50th reunion gift.

While many take part in this tradition, most people are unaware of the philanthropic options available to them as they do so — all of which count toward your class gift.

In addition to making a gift now or pledging one over the next few years, there are many ways to integrate philanthropy with financial, retirement, and estate planning that can benefit you, your loved ones, and future Colgate students.

Many of these gifts can support initiatives within the University's Campaign for the Third Century, which seeks to enhance Colgate's academic program, complete its campus, attract and support new levels of talent, and fully realize Colgate's potential to become a national leader in higher education.

We hope you will contact our office to learn more. You might be surprised by just how many ways there are to give back.

Ways to Give

Some alumni choose to contribute to the University with an outright donation. Others take advantage of gift-planning options that allow them to give a gift of assets that will provide for Colgate, themselves, and their loves ones. Below are some of the many giving options available:

→ **Outright Gift:** A gift that is made now, which can be cash, securities, real estate,* certain business interests,* collectibles,* or art.*

→ **Pledge:** A gift that is made in installments over three to five years.

→ **Will or Living Trust:** An estate gift through a will or revocable living trust.

→ **Designation:** A future planned gift designated for Colgate from your retirement account; from a bank, investment, or donor-advised fund; or from a life insurance policy.

→ **Life Income Gift:** An outright gift to fund a charitable gift annuity or a charitable remainder trust that pays you income, with Colgate eventually receiving a remainder benefit.

→ **Retained Life Estate:** A future planned gift of real estate that allows you to continue to enjoy the property for life.

→ **Promised Gift:** An irrevocable pledge to make a future gift of tangible personal property during your lifetime that is binding on your estate and heirs.

What to Give

Gift planning often occurs at important life milestones. Generally, it is better to give from assets, particularly when they have appreciated in value. Doing so allows you to receive benefits appropriate for your situation — while establishing a gift that will help Colgate and its students. Below are some of the different asset types and the most common benefits they deliver:

→ **Cash:** A cash gift can provide a charitable deduction that may reduce your taxable income in some situations. A cash gift can be promised in the form of a **pledge**, which allows you to contribute a larger gift amount by breaking the gift into installments paid at certain intervals, often annually.

→ **Real Estate:** With certain gifts, you can make a gift of your property, receive an available charitable deduction, and either continue to use your property for life or transfer it to fund income payments for life.

→ **Securities:** If securities are held for more than one year, a planned gift of those securities can help you to avoid capital gains taxes.

→ **Personal Property:** In some situations, a charitable deduction of property may reduce your income by the appraised value of that property.

→ **Retirement Assets:** A planned gift of retirement assets can help you to reduce or avoid estate and/or income taxes (particularly taxes that your heirs would otherwise have to pay). If you are taking required minimum distributions (RMDs), you can gift all or a portion of those RMDs directly to Colgate, and it will count for RMD purposes as a qualified charitable distribution.

** Please contact Colgate's Planned Giving Office prior to any gift transactions/processes for this type of asset.*

Share Your Plans With Colgate

You may have already made plans that can be counted in your 50th reunion class gift.

Letting us know about your plans for the future not only allows your gift to be counted toward Colgate's historic ***Campaign for the Third Century***, but also helps us to ensure that your gift is properly stewarded for the purpose intended and understood by administrators at the University.

Documenting your gift plans does not make them binding or irrevocable. You can revise your plans anytime, should your circumstances or priorities change. Sharing your plans does, however, give us an opportunity to express our gratitude and welcome you into the Colgate Willow Society.

→ **If you have made plans for a future gift to Colgate, we encourage you to let our team know.**

Gift Planning

Throughout Colgate's 200-year history, alumni, parents, and friends have secured the University's future by including it in their philanthropic plans. These legacy gifts have helped to ensure that Colgate's mission continues across generations. The first gift arrangement of land, from Samuel and Betsy Payne, for what has become our campus is an early example of such a plan.

Contact Colgate's planned giving team to explore ways you can have a meaningful impact on the University's future — perhaps more than you might have thought possible — with a gift arrangement custom designed to fit your personal, financial, and charitable goals.

The Colgate Willow Society

The Colgate Willow Society is Colgate's legacy giving society, which recognizes the University's most devoted supporters who have included Colgate in their philanthropic estate plans. We encourage you to consider your own circumstances and inclination to arrange a gift through your plans that will benefit students now, and to join the Colgate Willow Society by making a planned legacy gift for the future.

The future is brighter, thanks to Colgate's Willow Society members. Their dedication enables the University to fulfill its mission at the highest level.

Colgate Quick Planner

I would like to make a gift:	Will / Living Trust	Designation	Charitable / Gift Annuity	Charitable / Remainder Trust	Retained Life Estate	Promised Gift
During my life			X	X	X	
Upon my death	X	X	X	X		X

I have the following assets available to make a gift:

Cash	X		X	X		
Securities	X		X	X		
Retirement assets		X				
Life insurance policy		X				
Financial account		X				
Real estate	X			X	X	
Other	X			X		X

Benefits that are important to me are:

Income			X	X		
Income tax deduction			X	X	X	X
Estate tax savings	X	X	X	X	X	X
Capital gains tax savings			X	X	X	X
Avoid probate		X	X	X	X	X
Lifetime control of assets	X	X			X	X

If my gift provides income, I prefer that it is:

Fixed			X	X		
Variable				X		

Please note that we are prohibited from giving legal or financial advice, and none of the information above should be interpreted as such. Not all life income gifts are executable in every state. Please check with the Colgate Office of Planned Giving for more information. The Colgate planned giving team encourages you to consult with your own legal counsel or financial adviser before deciding whether to proceed with a gift.

Your 50th Reunion Legacy

TO ASK QUESTIONS OR DISCUSS IDEAS, CONTACT ANDREW CODDINGTON IN THE OFFICE OF PLANNED GIVING:

800-813-1819
PLANNEDGIVING@COLGATE.EDU

TO EXPLORE GIVING OPTIONS THAT WILL WORK BEST FOR YOU:
COLGATE.GIFTPLANS.ORG

COLGATE

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