



Hamilton Plans

... to benefit you and the College

Consider payments for life supported by the strength and stability of Hamilton



Please send information about:

Charitable Gift Annuities

Charitable Remainder Unitrusts

Type of property _____

Other (Please describe _____)

My objectives are _____

Name _____ Class _____

Address _____

Telephone _____ E-mail Address _____



Hamilton Plans

New Charitable Gift Annuity Rates Became Effective July 1, 2008

One-Life
Charitable Gift
Annuity Rates*

AGE 60	AGE 70	AGE 75	AGE 80
5.5%	6.1%	6.7%	7.6%

One-Life
Deferred Payment †
Charitable Gift
Annuity Rates*

AGE 50	AGE 55	AGE 60
11.5%	9.6%	7.6%

* Charitable gift annuity rates are lower when a second annuitant is added.

† Payments deferred until age 66

GIFT MINIMUMS: charitable gift annuity – \$5,000; deferred payment charitable gift annuity – \$2,000

Saving Capital Gains Tax

Depending on who is elected this fall, the capital gains tax rate may increase. You have an opportunity to make investment shifts now at today's known rate of 15 percent. In addition, charitable contributions may help you reduce the capital gains tax that otherwise would be due.

Objective:

You wish to diversify or rebalance your portfolio in a tax-wise way.

Planning Pointer:

Consider transferring some appreciated stock to a charitable remainder unitrust that provides exceptional diversification and management by the Trustees of Hamilton College. No capital gains tax will be paid by you on the initial transfer or by the tax exempt trust when the shares are sold. The income tax deduction may offset the tax due on the sale of securities outside the trust.

Objective:

You decide to sell an appreciated stock while limiting capital gains tax.

Planning Pointer:

Contribute some shares to Hamilton and sell some shares in your account. By doing so, you will avoid capital gains tax on the contributed securities and the income tax charitable contribution deduction generated by the gift helps offset the tax due on the recognized gain.

Note: Long-term capital losses offset long-term gains dollar for dollar and up to \$3,000 of ordinary income.



Joel Bristol
Associates
of Hamilton College

Hamilton honors planned gift donors or anyone who has made an estate plan provision in favor of the College with membership in the Joel Bristol Associates. Please advise the College if you have included Hamilton in your estate plan or completed a planned gift so you may be recognized as a Joel Bristol Associate.

If you are interested in information about charitable gift annuities or charitable remainder unitrusts at Hamilton, please return the attached reply card or call Ben Madonia '74 or Joni Chizzonite at 866-729-0317.

For more information about planned gifts at Hamilton, please go to www.hamilton.edu/PlanningYourGift.



Janet Wert Crampton at the Science Center, near a favorite rock containing giant garnets from Gore Mountain, N.Y.

GEOLOGIST JANET WERT CRAMPTON says the renown of Hamilton's Geosciences Department is a motivating factor in the consistent financial support she and her husband Colonel Theodore H. M. Crampton '47 have given the College. Ted Crampton notes that besides repaying alma mater, annuities serve as welcome

sea anchors just when most other assets have lost value. They appreciate that the gift annuity rate is higher than CD or money-market rates and gift annuity income has tax advantages over other fixed income. Since 1999, the Cramptons have completed seven charitable gift annuities with Hamilton. ■

Consider the Benefits of Life Payment Gifts

Charitable gift annuities and charitable remainder unitrusts are especially appealing in a low interest rate environment. Before you complete your year-end tax planning, you may want to consider the benefits of a planned gift with Hamilton.

- A **Charitable Gift Annuity** is one of the simplest and most popular ways to enjoy the satisfaction of a gift, while receiving fixed payments for life and saving income taxes. The charitable deduction and fixed payments depend on the number and ages of the annuitants. Charitable gift annuities are backed by all of Hamilton's assets.
- A **Charitable Remainder Unitrust** allows you to make a gift that ultimately supports the College while providing you or another beneficiary with quarterly payments. You will save income tax and potentially capital gains and estate taxes. A unitrust provides variable payments expressed as a percentage of market value on the annual valuation date. Hamilton is one of about 50 colleges and universities in the country that has received a Private Letter Ruling from the Internal Revenue Service allowing the College to invest charitable remainder unitrusts with its endowment, providing increased diversification and growth potential.

To calculate the benefits of a charitable gift annuity or a charitable remainder unitrust, go to www.hamilton.edu/PlanningYourGift and click on "Gift Calculator."