

Hamilton Plans

... to benefit you and the College

Planning Counts

Hamilton Plans

**Please send information about
planned gifts at Hamilton:**

Specifically, bequests, including sample language

Charitable Gift Annuities

Charitable Lead Trusts

Other (please describe _____)

Name _____ Class _____

Address _____

Telephone _____ E-mail Address _____



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.

For more information about planned gifts at Hamilton, please go to www.hamilton.edu/PlanningYourGift, return the attached reply card or call Ben Madonia '74 or Joni Chizzonite at 866-729-0317.

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You may wish to discuss these timely planning strategies with your financial, tax and estate-planning advisors:

- › Consider the opportunities provided by the decline in the financial markets, such as asset transfer strategies including the annual gift tax exclusion — now \$13,000 per person per year, the gift tax exemption and charitable lead trusts.
- › Convert your IRA to a Roth IRA to maximize the opportunity for tax-free growth.
- › Review the benefits of a Roth IRA for children and grandchildren who are employed.
- › Contact Hamilton to discuss tax-saving strategies if you are facing a tax bill from the sale of a business or real estate.
- › Execute a will to protect your family and your assets. If you include Hamilton in your estate plan, please advise the College so you can be thanked and added to the Joel Bristol Associates.
- › Employ “dollar cost averaging” and look for buying opportunities when the financial markets recover.

AFTER HIS GRADUATION FROM HAMILTON, BRENT WEDDING '58 returned to his home state to pursue an M.S. and Ph.D. at the University of Illinois. He was subsequently hired by Corning Inc., where he worked as a research physicist. In 1991, Brent and his wife Susan had a plan for the future when they established their first deferred payment charitable gift annuity with Hamilton. It was simple — they wanted to express gratitude to the College. Nine deferred payment gift annuities and numerous capital and Annual Fund gifts later they have done that and more. Now in retirement, the annuity payments augment their income.

Recently, Brent reflected on the scholarship assistance he received as an undergraduate. “Devoted alumnus and trustee, Charles F. Hemenway, Class of 1910, and other alumni in Chicago established the Illinois Regional Scholarship that made my Hamilton education possible. Susan and I honor his memory by contributions to the successor fund — the C.F. Hemenway and Frank Barbour Memorial Scholarship.” The Weddings have completed a number of outright and planned gifts to provide similar opportunities for future “Charlie’s men and women.”

The Wedding legacy did not end with Brent. Their son, John, and daughter, Caryl, both chose Hamilton. John '94 lives in King George, Va., with his wife Vanessa and daughter Jillian. He received a Ph.D. from Rensselaer and is a physicist in a research lab. Caryl Hirst '98 resides in Bath, N.Y., with her husband Ronald and daughter Susan. She is a school psychologist with the Penn Yann School District, having earned an M.S. from Alfred University. Both were accomplished musicians at Hamilton. ■



Brent '58 and Susan Wedding at the Joel Bristol Associates breakfast during his 50th reunion in June, 2008.

What can I do?

Alumni, parents and friends have responded in many ways during these challenging times:

- › A member of the 50th reunion class, who planned to contribute appreciated securities to a charitable gift annuity, will contribute the same amount to the Annual Fund instead.
- › Several alumni are establishing endowed funds.
- › An alumna who has been an inconsistent donor to the Annual Fund stepped up this year and made a five-figure gift.
- › A unitrust donor made an additional contribution to his trust to rebuild market value for his philanthropic interests.
- › Five donors completed charitable gift annuities, and three gifts of real estate are under consideration, demonstrating that lifetime planned gifts remain attractive.

If you have pondered, “What can I do?” Here are several strategies to consider:

- › **Bequests** – Demonstrate your support by including Hamilton in your estate plan.
- › **Retirement Plan Beneficiary** – Make Hamilton a contingent beneficiary, which saves significant tax compared to leaving retirement plan assets to a non-spousal beneficiary.
- › **Charitable Gift Annuities** – Receive secure, fixed payments for life.
- › **IRA Gifts** – Contribute up to \$100,000 directly to Hamilton from your IRA and exclude the amount contributed from your gross income in 2009 if you are 70½ or older.
- › **Endowment Gifts** – Help to rebuild the endowment with a contribution of cash that allows the trustees to purchase securities at bargain prices when the financial markets begin to recover.
- › **Charitable Lead Trusts** – Establish a charitable lead trust. The financial markets have discounted assets, and the IRS variable used in determining the gift tax deduction is at an all-time low, making this gift particularly appealing now.
- › **Volunteering** – Consider offering your time and expertise. Hamilton always needs additional volunteers for Admission, the Career Center, the Annual Fund and Alumni Programs.

Planned Gift Primer

Bequests – Your estate plan gift to Hamilton may take a number of forms, including a specific dollar amount or a portion of your estate after your obligations to others are fulfilled. You may leave all or part of your estate in trust with the income going to one or more beneficiaries and the trust remainder to Hamilton. Upon request, sample language will be provided.

Charitable Gift Annuity – In return for your gift of cash or marketable securities to a charitable gift annuity, Hamilton agrees to make quarterly payments to you or to you and another annuitant. With an immediate charitable gift annuity, the payments are based on the age or ages of the annuitants. In the case of a deferred payment charitable gift annuity, the payments are based on the age or ages of the annuitants and the deferral period. The minimum gift amount for an immediate annuity is \$5,000, and a deferred annuity is \$2,000.

Charitable Lead Trust – You can establish a charitable lead trust, funding it with cash or other assets, to provide payments to Hamilton for a given number of years. When the trust terminates, the principal and any appreciation is transferred to heirs. Significant gift, estate and generation skipping transfer tax savings can be achieved. A testamentary charitable lead trust is particularly attractive in these times of changing gift and estate tax law.

To calculate the benefits of a charitable gift annuity, deferred payment charitable gift annuity or a charitable lead trust go to www.hamilton.edu/PlanningYourGift and click on “Gift Calculator.”