

Hamilton *Plans*

Payments for life supported by the strength and stability of Hamilton

... to benefit you and the College



Please send information about:

Charitable Gift Annuities _____

Other (Please describe) _____

My objectives are: _____

Name _____ Class _____

Address _____

Telephone _____ E-mail Address _____


Honoring Hamilton and His 50th Reunion



David Rothstein '56

“Whatever success I have achieved is in good part due to the exceptional liberal arts education I received and the intellectual stimulation of campus life. As time passes, I become steadily more aware of the tremendous impact which my four years at Hamilton had on my professional and personal life. I gained much broader horizons, an ability to think and speak on my feet, adaptability to changing situations and a curiosity about the world around me which has yet to subside.”

In honor of his 50th reunion, David completed a Charitable Gift Annuity with Hamilton. This gift, while benefiting the College some day, provided him with an income tax charitable contribution deduction and favorably taxed supplemental retirement income.



Joel Bristol Associates of Hamilton College

Please advise the College if you have included Hamilton in your estate plan or completed a planned gift so you may be honored and recognized as a Joel Bristol Associate.

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

Consider the Benefits

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 age(s) of the annuitant(s). Charitable Gift Annuities are backed by all of Hamilton's assets. You may contribute cash or, to enjoy capital gains tax savings, appreciated securities held long term.

To calculate the benefits of a Charitable Gift Annuity, go to www.hamilton.edu/PlanningYourGift and click on Gift Calculator.



Hamilton Plans

Opportunities abound in these uncertain times

- ❖ Gifts to heirs and asset transfer strategies — grantor retained trusts and charitable lead trusts — are especially attractive this year because:
 - ◆ Gift taxes are lower than in 2009 and 2011.
 - ◆ Generation skipping transfer taxes are suspended in 2010.
 - ◆ Historically low IRS discount rates.
- ❖ Charitable Gift Annuities provide fixed payments for life.
- ❖ Contribute appreciated securities and real estate held long term. Claim an income tax charitable deduction for fair market value and avoid recognition of long-term gain.
- ❖ Make a gift of securities, sell some securities, using the income tax charitable contribution deduction to offset gain.

Refer to Planned Gift Solutions at www.hamilton.edu/PlanningYourGift and/or call Ben Madonia '74 or Joni Chizzonite at 866-729-0317 to discuss tax-saving strategies.

New Higher Charitable Gift Annuity Rates Became Effective July 1, 2010

One Life Charitable Gift Annuity Rates*	Age 60 5.2%	Age 70 5.8%	Age 75 6.4%	Age 80 7.2%
One Life Deferred Payment (until age 66) Charitable Gift Annuity Rates*	Age 50 10.5%	Age 55 8.8%	Age 60 7.1%	

*Charitable Gift Annuity rates are lower when a second annuitant is added.

GIFT MINIMUMS:

Charitable Gift Annuity - \$5,000

Deferred Payment Charitable Gift Annuity - \$2,000