

Hamilton Plans

... to benefit you and the College

Hamilton Donors Prefer Charitable Remainder Unitrusts

Two Satisfied Hamilton Trust Donors

When Trustee Nancy Seeley established a charitable remainder unitrust, she said, "My brother (Dan Ferguson '48) always says that his similar gift to Hamilton was the best investment he ever made." While a charitable remainder unitrust is a contribution, not an investment, planned gift donors typically are pleased with the asset management by the trustees, the payments they receive and the remainder value left to the College.



Nancy Ferguson Seeley



Dan Ferguson '48

For more information about establishing a charitable remainder unitrust to benefit Hamilton, return the reply card or call Ben Madonia '74 at 866-729-0317 or go to www.hamilton.edu/PlanningYourGift.

Hamilton Donors Prefer Charitable Remainder Unitrusts (CRUTS)

And with good reason, a CRUT provides the following benefits:

- ☞ A pay-out rate between 5-6%
- ☞ Variable payments, based on an annual valuation of trust assets
- ☞ Income and capital gains tax savings
- ☞ Participation in the investment return of Hamilton's endowment or a personalized investment portfolio
- ☞ A variety of assets can be used to fund the CRUT, including cash, appreciated securities, vacation homes or other real property

Why have Hamilton Donors Been Pleased with Their CRUTs?

The following example demonstrates what can happen over the lifetime of a CRUT.

Fifteen years ago, a Hamilton alumnus established a CRUT with \$1 million. By the time the trust terminates on a specific date this fall, the donors will have received \$1.1 million in payments, and current and future Hamilton students will receive financial aid from the \$1.9 million added to the scholarship named for the donors.



Of course results will vary with investment cycles; however, this example reveals the powerful potential benefits of a CRUT.

“We were thinking about making a gift to Hamilton and at the same time wanted to put aside additional funds for retirement. The solution was easy — a charitable remainder unitrust (or CRUT).”

Jaime '71 and Christine Yordan established a CRUT that makes modest payments and provides an income tax deduction during the time one or both of them are employed. On a future date selected by the Yordans, they will begin receiving quarterly payments based on a percentage of the trust assets. This type of trust typically is selected by younger donors to maximize tax-free growth in the early years and quarterly payments during retirement.

Funded with cash, securities, real estate, or other appreciated assets, a CRUT makes payments to the donors and ultimately benefits Hamilton. Hamilton's Director of Planned Giving Ben Madonia has helped donors complete many gifts of complex assets. The minimum CRUT contribution is \$100,000.

FOR INFORMATION ABOUT PLANNED GIFTS, GO TO WWW.HAMILTON.EDU/PLANNINGYOURGIFT OR RETURN THE REPLY CARD.

Hamilton *Plans*



Please send information about a CRUT at Hamilton

My objectives are: _____

Name _____ Class _____

Address _____

Telephone _____ E-mail Address _____