Carleton College 50th Reunion Giving At-a-Glance

Gift Types	Alumni Perspectives	Benefits
Make A Gift Today		
Cash	*"We made our stretch 50th gift using our credit card and simultaneously earned enough points for some free travel."* *—Laurel Kimball '65*	• You receive maximum charitable income tax deduction. • Your gift helps the College immediately.
Stock or mutual funds	*"We decided to give appreciated stock to rebalance our portfolio, eliminate capital gains tax and make a significant gift to Carleton in honor of our 50th reunions!"* *—Linda Blaisdell '66 and Fred Blaisdell '65*	• You have appreciated stock, and want to avoid capital gains. • Your gift helps the College immediately. • You receive maximum charitable income tax deduction.
Tax-Free IRA Rollover *You must be 70 ½ or older at the time of your transfer.*	*"As a result of taking your required minimum distribution (RMD) associated with your IRA, you may suddenly discover that you have more income than needed. Having the opportunity to directly pay from the IRA to Carleton will have both tax and personal giving advantages."* *—Tom and Arline Hinckley '66*	• You make an outright gift of up to $100,000 directly from your IRA to Carleton, without first paying tax on the withdrawal. • These gifts count toward your required minimum distribution. • Tax-free IRA transfers can be used to make both 50th reunion and Alumni Annual Fund gifts, but cannot be used to make life income gifts. • Your gift helps the College immediately.
Make A Gift to your family and Carleton		
Will or trust provision	*"To me it was a great comfort to make a gift to Carleton through a will provision. It's neat not having to worry about making our savings last, and if we're successful we'll have an estate left and we can benefit Carleton at that time. It gives me peace of mind and is something that has been very gratifying for me."* *—Dave Erbstoeszer '65*	• You make a commitment to Carleton today with little or no impact on current cash flow or investments. • You retain maximum flexibility and asset control. • Gifts expressed as a *percentage* (e.g. "20% of the residue of my estate") allow you to maintain the same relative gifts to heirs and charities, regardless of changes in estate value.
Retirement plan provision *You make Carleton a designated beneficiary of an IRA, 401(k), TIAA-CREF, 403(b), or other qualified plan.*	*"At this point in our lives, we feel we're living comfortably enough, and so are our children, that we can leave something for our Colleges. The most efficient and easiest way to give was to designate a portion of our IRAs and we're very happy about that."* *—Barb Levi '65* *"All you have to do is sign a couple of documents that are readily available. Bingo, bango, bongo, you become a Heywood member!"* *—Charlie Brook '65*	• It's simple—you just add Carleton to your account's beneficiary designation form. • You make a commitment today with little or no impact on current cash flow or investments and retain control. • You maximize your heirs' inheritance by minimizing estate and income taxes owed. • Gifts expressed as a *percentage* (e.g. "20% of my IRA") allow you to maintain the same relative gifts to heirs and charities, regardless of changes in account value.

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Make A Gift and Receive Income		
Charitable remainder unitrust	*"A unitrust is a giving strategy that allows you to both give and receive. We liked the idea that we could add to it in the future and receive additional tax benefits. Ultimately, our gift will support student travel abroad, since we have long felt that student experiences in a different place and culture can be life changing." —Peggy and Jon Watterson '66*	• A gift to Carleton that pays you income, with the remainder going to the College after death. • Can be funded with appreciated stock, real estate or cash. • You avoid paying capital gains taxes, and receive a charitable income tax deduction. • Suggested gift minimum: $100,000.
Charitable Gift Annuity	*"My wife said, we're in our 70's now, let's do something constructive with that $10,000 low- interest rate CD in the bank. We set up an annuity with Carleton because we liked that we would get income now and it would ultimately benefit the College when we no longer needed it." —Doug Crane '64*	• Creates a guaranteed source of fixed income for one or two people, with the remainder going to Carleton after death. • Can be funded with appreciated stock or cash. • You avoid paying capital gains taxes, and receive a charitable income tax deduction. • Suggested gift minimum: $10,000.
Make a gift of Real Estate		
Retained life estate *You deed a home or farm to Carleton today, but retain the right to use the property for life.*	*"Through the 50th reunion, we were reminded of the many ways that Carleton had enriched our separate and collective life experiences. We realized that we wanted to "give back" to ensure and share in Carleton's continued success. We were pleased to be able to gift our summer home, as a large part of our "give back" agenda. Through this gift arrangement, we were able to retain the use of our home for gatherings with family, and time the transfer to Carleton." —Joe and Nancy Braucher '63*	• Real estate that is unencumbered by a mortgage is the best choice for a charitable gift. • You receive a current charitable income tax deduction for a portion of your property's value. • You have full use of the property during life. • After your death, Carleton receives the property.

For more information about these or other gift types, please visit go.carleton.edu/giftplan or call (866) 208-3889.