

WHAT IS YOUR LEGACY?

Think about your needs, the needs of your loved ones and your commitment to CRCDS. Consult with your family, friends and advisors. Thoughtfully planned, any of the following gifts may provide important personal benefits while providing a future gift to CRCDS.

- A bequest, which is a gift included in your will or living trust, is a flexible, time-honored way to establish a lasting legacy.
- A gift of retirement assets, such as 401(k) plans or IRAs, may allow you to give more than you thought possible while reducing taxes that may otherwise consume these assets.
- A life income gift can be an important way to give you and/or a loved one payments for life, provide unique tax benefits and benefit CRCDS.
- Gifts of life insurance policies you no longer need may help CRCDS.

OUR STAFF IS EXPERIENCED IN ASSISTING DONORS WITH QUESTIONS ABOUT GIFT PLANNING, AND WE ARE AVAILABLE TO MEET WITH YOU TO DISCUSS YOUR OPTIONS AND HOW YOU MIGHT ACHIEVE YOUR GOALS. ALWAYS SEEK THE COUNSEL OF YOUR PROFESSIONAL ADVISORS ON THE BEST ESTATE PLAN FOR YOUR INDIVIDUAL SITUATION.

YOUR LIFETIME BENEFITS

When you become a member of the *Horizon Society*, you join us in making the resources of CRCDS available for future generations. To thank members, we extend lifetime benefits that include:

- Invitations to special events and seminars
- Listing in the annual report

TO BECOME A MEMBER

Becoming a member of the *Horizon Society* is quite simple. In fact, you have already qualified for membership if you have named CRCDS in your will or trust or have otherwise included us in your estate plans. When you inform us of your gift, we respect your wishes for participation, recognition or anonymity, as you prefer. Any details of your gift that you disclose are held in strictest confidence.

Please let us know your plans. We would like to say thank you to you now, rather than to your heirs or executor, and we want to express to you the importance of your gift to the future of CRCDS.

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COLGATE ROCHESTER CROZER Divinity School	Development Office horizon@crcds.edu www.crcds.edu

The *Horizon Society*

COLGATE ROCHESTER CROZER DIVINITY SCHOOL





PLANNING *Information*



Gift planning is the process of deciding how to best transfer your assets during your lifetime as well as at death. If you're interested in furthering the mission of CRCDS while reducing taxes and possibly increasing your income, then you should consider a planned gift. Popular gift planning options that ensure you a variety of tax and other benefits include:

- Bequests
- Charitable Gift Annuities
- IRAs and Retirement Plan Assets
- Charitable Remainder Trusts
- Life Insurance
- Charitable Lead Trusts
- Retained Life Insurance

As with current gifts, deferred gifts may be dedicated for immediate use or used to establish endowments. The gifts may be designated as unrestricted, giving the school the most flexibility, or restricted with a designation for a specific purpose such as scholarships, professorships, program funds, lecture funds and capital projects.

THE HORIZON SOCIETY

Alumni/ae and friends who make legacy gifts to CRCDS in their estate plans play a key role in our fiscal stability. Their gifts build the endowment, a perpetual fund whose income provides essential financial support for all aspects of CRCDS. We recognize the commitment of these visionary donors by extending to them membership in the *Horizon Society*.

CRCDS has had an active gift planning program since 1984, and in 1994 the *Horizon Society* was created to honor its members for their commitment to preparing women and men for ministry. The *Horizon Society* members understand the critical need to strengthen CRCDS's future by providing gifts that will support academic excellence, student scholarships, and the development of progressive and transformative leaders.

Legacy gifts from *Horizon Society* members through wills, charitable gift annuities or other estate gifts ensure the continued vitality and development of CRCDS from one generation to the next. In becoming *Horizon Society* members, alumni/ae and friends make an extraordinary gift to their loved ones and to our communities.

A careful review of your assets will identify the best way to make a gift, whether it is the gift of a specific asset, such as real estate; a percentage of your total estate; or an amount for a special project or fund. Donors often find that planned gifts enable them to use assets to support CRCDS that might otherwise be lost to estate, income or capital gains taxation. This legacy is a lasting memorial to their values and interests.

WE WOULD BE PLEASED TO ASSIST YOU AT ANY TIME AND CAN PROVIDE FREE, NO-OBLIGATION GIFT PLANNING MATERIALS TO SUPPLEMENT YOUR PROFESSIONAL RESOURCES. PLEASE USE THE ENCLOSED REPLY CARD TO REQUEST INFORMATION, OR CONTACT THE DEVELOPMENT OFFICE AT 585-340-9647 OR HORIZON@CRCDS.EDU.



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Divinity School

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COLGATE ROCHESTER CROZER DIVINITY SCHOOL



The Charitable Gift Annuity

ANSWERS TO FREQUENTLY
ASKED QUESTIONS

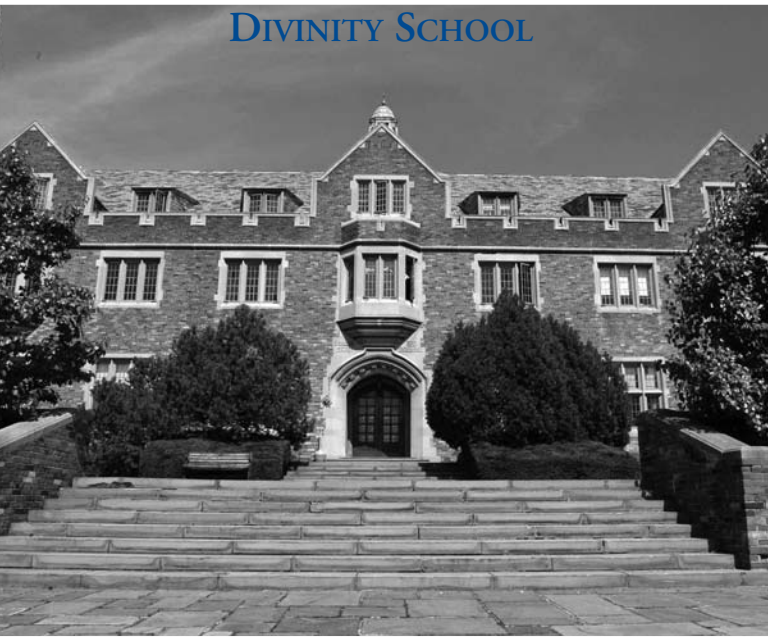


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HOW TO MAKE

Effective Bequests

A *Gift* FOR THE FUTURE

- Please send me the free brochure, *The Charitable Gift Annuity: Answers to Frequently Asked Questions.*
- Please send me the free brochure, *How to Make Effective Bequests.*
- I have a question. Please call me.
Best time to call: _____ a.m./p.m.
- I have not previously informed you, but I have already included CRCDS in my estate plan through:
- my will a trust arrangement
- an insurance policy my retirement plan assets
- other _____.



Name—Please print.

Address

City, State, ZIP

Telephone

E-mail

This information is strictly confidential.

MAKE A STATEMENT THAT SAYS YOU *Care* ABOUT OUR FUTURE

- Please send me a personal and confidential illustration.

I prefer the following gift annuity (check all that apply):

- One life—date of birth: _____
- Two lives—first date of birth: _____
Second date of birth: _____
- Annuity amount: _____
- Cost basis (gift of stock): _____
- Please defer payments to age: _____
- I have additional questions. Please call me.
Best time to call: _____ a.m./p.m.
- I have not previously informed you, but I have already included CRCDS in my estate plans.



Name—Please print.

Address

City, State, ZIP

Telephone

E-mail

This information is strictly confidential.