



Trinity College
HARTFORD CONNECTICUT

Gifts by Beneficiary Designation



A Legacy Made Simple

Would you like to help continue the extraordinary legacy of generous support to Trinity College's commitment as the preeminent liberal arts college, preparing students to be bold, independent thinkers who lead transformative lives? You can do this by designating Trinity College as a beneficiary of certain assets or accounts you own. You arrange your gift now and at your passing your gift becomes available to Trinity College to use as you have directed.

You can name Trinity College as the sole beneficiary of your assets or as one of several beneficiaries. For example, you can use some of your assets to make a donation and the rest to provide for family members or other loved ones.

Benefits of a gift by beneficiary designation:

- **Flexible** - assets remain in your control should you need them.
- **Easy to arrange** - doesn't require a change to your will; simply name "Trustees of Trinity College" as beneficiary.
- **Revocable** - you can change your gift designation at any time.
- **Tax-wise** - funds passing by beneficiary designation to Trinity College are not subject to income or estate tax. This means 100% of your gift is available for use by Trinity College, as you direct.
- **Family-friendly** - you can name family or other loved ones to benefit from some of the asset, with Trinity College receiving the remaining portion.
- **Support your Alma Mater** - your gift helps ensure Trinity College has the resources it needs to fulfill its mission and provide an outstanding education to future generations of talented students.

“Just about everything that is important in my life has a Trinity association, so giving back is natural. As an investment, I can't think of any better use for our philanthropic dollars than helping Trinity thrive for the students of today and of tomorrow.”

— Dutch Barhydt '81

Assets to consider designating for Trinity College:

Retirement assets. These include IRAs (regardless of the type of IRA) and most qualified retirement plans, such as 401(k) and 403(b) plans. Request a Beneficiary Designation Form from your plan administrator and designate Trustees of Trinity College as a beneficiary of either a percentage of your plan balance or of a specific dollar amount.

Retirement assets can be taxed at rates as high as 50% to 70% if you leave them to someone other than a surviving spouse. This is because most distributions* to an individual from an IRA, 401(k), 403(b), or other qualified retirement plan are subject to both income tax and estate tax.

In contrast, retirement funds that pass to Trinity College by beneficiary designation are not subject to either of these taxes*. From a tax standpoint, a transfer of assets remaining in an IRA or other retirement account is the very best charitable gift.

Life insurance policies. Simply complete and return to your insurance company a form designating Trustees of Trinity College receive all or a portion of the death benefit associated with your life insurance policy.

Commercial annuity contracts. A commercial annuity will sometimes have a remaining value at the end of the annuitant's lifetime. You can name Trustees of Trinity College to receive all or part of this amount by designating it as a beneficiary (sole or partial) on the appropriate form from the insurance company.

Bank account. You can instruct your bank to pay to Trustees of Trinity College all or a portion of what remains in your checking or savings account. This is often referred to as a "Pay on Death," or P.O.D., designation, and your bank can provide you with the appropriate beneficiary designation form.

Investment account. You can instruct your investment company to transfer to Trinity College some or all investments held in your account at the time of your passing, known as a Transfer on Death, or T.O.D., designation. Your broker or agent can let you know the process for doing this – it may be as simple as adding "T.O.D. to Trustees of Trinity College" after your name on the account.

NEXT STEPS:

To receive further information and assistance on beneficiary designation, or to learn more about how your gift can help Trinity College, please contact Linda Minoff.

- call **(860) 297-5353**
- email **linda.minoff@trincoll.edu**

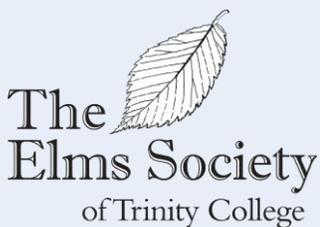
* Exceptions to the possible double-taxation include distributions from a Roth IRA or distributions attributable to contributions of after-tax dollars to other types of IRA. Because everyone's situation is different, we encourage you to seek professional legal, estate planning, and financial advice before deciding on a course of action. This information does not constitute legal or financial advice and should not be relied upon as a substitute for professional advice.



By supporting Trinity College with your philanthropic donations, you are helping us prepare students to be bold, independent thinkers who lead transformative lives.

Linda Minoff
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Trinity College
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Email: linda.minoff@trincoll.edu

**ESTATE COMMITMENT NOTIFICATION
(CONFIDENTIAL)**



The Elms Society was created to recognize and thank alumni, family, and friends who have included Trinity in their estate plans or made a planned gift to Trinity.

The College honors the generosity of members through special recognition and invitations to events.

The details you provide here remain completely confidential and not legally binding.

Name(s) _____ Class _____

I am pleased to join The Elms Society based on the following (check all that apply):

- Bequest (estimated dollar amount or percentage)* \$_____/_____%
- Charitable Remainder Trust (estimated dollar amount)* \$_____
- Retirement Fund designation (estimated dollar amount)* \$_____
- Donor-advised Fund (estimated dollar amount)* \$_____
- Life Insurance (dollar amount) \$_____

I wish my gift to be listed as an anonymous gift from a person in my class.

Apart from myself, the gift to Trinity will come into effect after the life (lives) of:

Name _____ Relationship _____ DOB _____

Name _____ Relationship _____ DOB _____

I/we would like this gift to support:

- Trinity's greatest needs as determined by the Board of Trustees (unrestricted)
- Existing scholarship fund _____
- Department or program _____
- Please contact me to discuss how my gift could be used.

My contact information is shown below:

Telephone: _____

Email: _____

Trinity College Tax ID

06-0646927

Please return this form to:

Office of Gift Planning
Trinity College
300 Summit Street
Hartford, CT 06106-3100
860-297-2006

Signature

Date

Signature

Date

Thank you for your support of Trinity College. For more information, please contact giftplanning@trincoll.edu or visit www.trincoll.edu/legacy.

**We understand that assets fluctuate. Please provide a conservative estimate of today's value.*