

50th
1975

Create a Legacy.

Consider a Planned Gift
for our 50th Reunion.

giftplanning.

We all support charities

doing important work in our communities and the world. In honor of our Williams 50th Reunion milestone, we ask you to make the college a top charitable priority this year by making a gift that is significant and meaningful to you. At this moment, we can come together to create a legacy far greater than any of us can build alone.

All contributions and pledges received by Williams between our 40th and 50th reunions as well as gift pledges made for the next five years count toward the Total 50th Class Gift we'll announce at Reunion. This includes Alumni Fund gifts and pledges, gifts and pledges to our 50th Reunion Fund – comprised of three class gift purposes: **The Michael E. Reed Class of 1975 Social Justice Professorship; The Class of 1975 Non-Traditional Student Scholarship Fund; The Class of 1975 Scholarship Fund** – and any other gifts designated toward different areas of the college.

There are numerous ways to structure a special gift to Williams for our 50th, and the college offers a full range of charitable gift planning services to help you consider options. Learn from 1975 classmates about ways they've contributed and how each giving plan works.

williams.edu

Jon Appelbaum '75 & Bill Morowski



“As I reflect on the 50 years since graduating from Williams, I realize the amount of my personal growth and development that occurred there that is responsible for establishing the man I have become today. My continued work with Williams over the years and my periodic return to the Purple Valley have strengthened my own connection to the College.

Were my four years at Williams perfect? No, far from it. But out of adversity and hard work comes a love for the college, and that has been partially paid back by my many years as an associate agent for the Alumni Fund, and one of the Head Agents for both the 25th and 50th Reunion. So, when the time came to consider a major 50th Reunion gift to the college, my deliberation came easily. I have pledged to the college the proceeds of a paid-up whole life insurance policy for the Mike Reed Class of 1975 Social Justice Professorship. I hope this will stimulate others to follow suit. I challenge the other physicians, and classmates from Williams C, Spencer-Brooks and Division 3 majors to join me!

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Sometimes the easiest bequest is a beneficiary designation from life insurance or a retirement account.

Barbara Austell '75



I loved my four years at Williams but I've truly loved building on my Williams experience in the years since graduation. Through various volunteer activities, trips to campus events and alumni travel I've met wonderful alums from many decades, dedicated teaching staff, and generations of bright, engaged and curious students from all corners of the globe, determined to make the best of their Williams experience in and out of the classroom.

I give a lot of credit to Williams for preparing me for a rewarding career, and I'm happy to give back. I've used several planned giving tools to enable me to do that in a tax-efficient way: gifts of appreciated securities and money out of an IRA (an IRA Qualified Charitable Distribution or QCD); using a donor advised fund I set up many years ago to make charitable gifts; and setting up a charitable remainder trust (CRUT) which gives me income during my lifetime, but leaves the principal to Williams when I'm gone.

There are a variety of ways to support the Alumni Fund and the 50th Reunion Class gift. A blended approach works well for many donors.

Hardin Coleman '75 & Gail Coleman



“As you may remember, my dad got an honorary degree when we got our diplomas. I still regret not handing mine to him in great thanks for all he, and my mom, did to get me to that moment. As a lifelong Republican and the Cabinet Officer who instituted the first Federal Affirmative Action plan, my dad got to be in the room where it happens. Gail and I strongly believe that the outstanding educational institutions we have been blessed to attend and work at are the foundation of a flourishing civil society. In our experience, places like Williams provide a gateway to positions of influence and importance within our society. As such, the manner in which Williams has become increasingly accessible to students who are culturally and linguistically diverse, is important to us. We give to Williams to prepare students to serve others when they are in that room. Now, we are particularly excited to support the Mike Reed Professorship—through a current gift, pledge, and challenge gift from a foundation—as it will set the stage for enriched conversations in Williamstown about the meaning of social justice.”

You can pledge your future Alumni Fund gifts as well as create a 5-year pledge in support of any of the class funds we have established.

Tony Brown '75



“In thinking about my 50th reunion commitment to Williams, I realized initially how much I valued my four years on campus as a student and then for many years since then helping to create success as a class associate agent for the Alumni Fund.

Several years ago, I included Williams in my will with a bequest, and then this year wanted to make an enduring commitment through a charitable gift annuity (CGA) wherein I would receive some income from my gift for my lifetime and then upon my death be able to leave a legacy with the principal of the gift. I'm directing my gift to support the class's Non-Traditional Student Scholarship Fund. I have always had the greatest regard for Williams and the college's commitment to provide financial aid to all students in need. And I have the greatest regard for President Maud S. Mandel.”

You can make a charitable gift that creates lifetime income and combine it with a bequest to fully fund your philanthropic aspirations.

Tina Williams '75



I chose to attend Williams over other colleges because I wanted to be a pioneer and to prove that women could stand on equal footing with their male classmates.

Williams and Williams faculty had such an impact on my career trajectory. I wanted the money that I have accrued through lucky investments to have an impact on education so I'm giving back in two parts: some IRA funds now to encourage and support STEM research, and a bequest from a combination of my retirement investments that will fund a STEM professorship. There are, of course, wonderful tax benefits for giving, but that is certainly not the main reason for this gift.

As a professor, I know a well funded institution has the ability to find the best faculty—that is my ultimate motivation. However, over the years, I've also noticed that named chairs are either in a man's name or have a family name. There seem to be almost no professorships named for women. I wanted to change that.

IRA gifts provide tax benefits and are a great option for gifts today and tomorrow.

Ways to Give

WILLIAMS TODAY & TOMORROW

- Achieve a significant gift using your estate plan.
- Combine a current gift or pledge of any size with a non-binding pledge for an estate gift.
- “Today” gifts generate 100% gift credit for Total Class Gift.
- “Tomorrow” estate pledges generate 75% of bequest value toward the Total Class Gift.
- The estate plan portion can be:
 - a bequest in a will or trust,
 - a beneficiary designation on a retirement account or life insurance policy.
- Direct “Today” and “Tomorrow” gifts to The Michael E. Reed '75 Social Justice Professorship; The Class of 1975 Non-Traditional Student Scholarship Fund; The Class of 1975 Scholarship Fund

IRA QUALIFIED CHARITABLE DISTRIBUTION (QCD)

- Anyone age 70½ and older can directly transfer up to \$105,000 per tax year from an IRA to qualified charities.
- Counts toward annual required minimum distribution (RMD).
- It's easy! Simply direct an IRA administrator to send a check or cash wire to Williams.
- Avoid federal income tax on the IRA distribution, especially attractive if you do not itemize.
- Receive 50th Class Gift credit for full amount.

CHARITABLE GIFT ANNUITY (CGA) *(immediate or deferred payments)*

- Simple contract between you and Williams.
- Receive fixed (partially tax-free) payments for life to one or two beneficiaries.
- Fund with cash or appreciated stock.
- Eligible for immediate federal income tax charitable deduction.
- Upon the death of the beneficiaries, the balance of the account will go to support the 1975 50th Reunion Fund or other chosen purpose.
- Receive 50th Class Gift credit for the full amount of the CGA gift (minimum \$15,000).

IRA QCD CGA

- Works like a traditional CGA except:
 - Lifetime limit of \$53,000 per IRA owner and must all be used within one calendar year.
 - Only immediate payment (no deferred CGAs).
 - Avoid federal income tax on the IRA distribution to the CGA.
 - Annuity payments are taxed as ordinary income.
 - If there is a second beneficiary, they must be a spouse.

CHARITABLE REMAINDER UNITRUST (CRUT)

- Make a gift to Williams and receive lifetime income.
- Eligible for an immediate federal income tax charitable deduction.

- More options than CGAs when setting up gift parameters.
- CRUT revalued annually; payouts reflect investment returns.
- Investment choice:
 - mutual fund portfolio (minimum \$100,000),
 - alongside Williams' endowment (minimum \$250,000).
- Variety of funding assets available.
- Receive 50th Class Gift credit for full amount.

APPRECIATED SECURITIES *(held for more than one year)*

- Easy and tax-efficient way to make an outright gift.
- Avoid capital gains tax.
- Receive an immediate federal income tax charitable deduction (limited to 30% of your adjustable gross income).
- Receive 50th Class Gift credit for the fair market value of the securities (upon the date received by Williams).
- Excellent funding source for CRUTs and CGAs.

DONOR ADVISED FUND (DAF)

- Tax-effective way to consolidate, accrue, and grant assets to charities you wish to support.
- Each gift to a DAF is eligible for a federal income tax deduction.
- May enable itemizing deductions, can be particularly useful in a high-income year.
- Assets in a DAF grow tax-free.
- Flexibility to make charitable grants from a DAF annually, schedule automatic recurring grants, or accumulate charitable dollars over time to grant larger sums.
- Name Williams as a charitable DAF remainder beneficiary.

'75 FUND & 5-YEAR ALUMNI FUND PLEDGE

- Can be paid over five years – through June 2030.
- Consider supporting all three Gift Purposes and sustain annual giving to help build the 50th Total Class Gift.

GIFTS OF REAL ESTATE

- Consider gifts of personal residences, commercial buildings, farms, or land.
- Gift options: outright, retain a life estate, or use as a funding asset for a charitable remainder trust.
- Federal income tax charitable deduction and capital gains tax savings.
- May reduce the size of your taxable estate.

OTHER PROPERTY

- Art and collectibles, life insurance policies, business interests or inventory, and copyright, patent or royalty interests.

Williams College does not provide legal or tax advice. Please consult your own legal and tax advisor(s) in connection with gift planning matters.

Visit giftplanning.williams.edu to learn more.

Join The Legacy Society

The Ephraim Williams Society welcomes and recognizes all who have made a commitment to Williams' future through a will, trust, life insurance policy, retirement plan, or by funding a life income gift (such as a CGA or CRUT). Everyone is welcome!

If you already have Williams in your estate plan, contact the Gift Planning team to have your future gift counted toward our Total Class Gift.

To learn how each giving plan works or for a personalized consultation, contact the Office of Gift Planning:

Margaret McComish, Executive Director

Annie Art, Associate Director

413-597-3538

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[giftplanning.williams.edu](https://www.williams.edu/giftplanning)

You may also contact:

Ryan Ford, Director of Milestone Reunion Programs

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