



“We are big believers in education,” say Jean Chandler Miller CCE '88 and her husband, Lewis. “When a person — whether young or older — receives a good education, he or she has been given the power to keep learning over a lifetime.”

A charitable remainder trust is one of the better ways to pass along that education — and leave a significant legacy — at Sarah Lawrence. A charitable remainder trust provides income to you (or a beneficiary) for a specified period of time, then makes a gift of the remainder to the College.

By creating a charitable remainder trust and a scholarship gift through the Center for Continuing Education, Jean is providing generations of students with a life-changing education while also receiving current income for herself. Feeling an enormous debt of gratitude to Sarah Lawrence, especially CCE, for enriching her life and allowing her to complete her education in 1988, she always knew she wanted to give back. She particularly likes how planned gifts can be structured to meet an individual donor’s philanthropic and financial needs. In addition, Jean and her husband have chosen to have the trust remainder benefit both their alma maters — one of the many virtues of a charitable remainder trust.

SARAH • LAWRENCE • COLLEGE

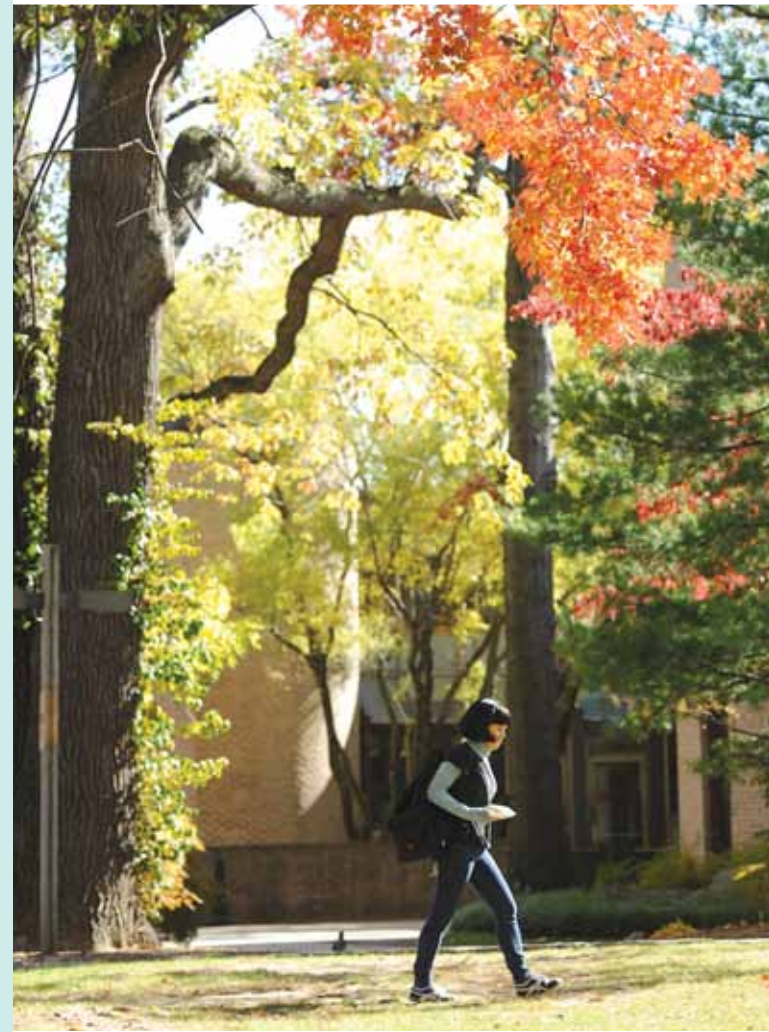
1 Mead Way
Bronxville, NY 10708
www.sarahlawrence.edu



Sarah Lawrence College | Planned Giving

Charitable Remainder Trusts

A Mutually Beneficial Way to Give



WILLIAM & SARAH LAWRENCE SOCIETY
Your Distinctive Legacy



A Gift That Gives to Both You and Sarah Lawrence

To create a charitable remainder trust, you transfer cash, securities, or other property into the trust. If you transfer appreciated assets, you both reduce *and* defer the capital gains taxes on those assets. Whatever the asset you transfer, you receive an immediate income tax deduction.

Each year, the trust pays either a fixed amount or a percentage of its value to you or to a beneficiary or beneficiaries of your choosing.

When the trust comes to an end, the remaining principal passes to Sarah Lawrence, benefitting the College greatly.

Flexible Options to Meet Your Needs

Broadly speaking, there are two types of charitable remainder trusts. One provides a fixed income, the other a variable income that fluctuates with the trust's market value.

- A charitable remainder **annuity trust** yields a **fixed payment**, agreed upon at the time the trust is created. The amount of that payment remains the same for the duration of the trust, regardless of the performance of the trust's assets.
- A charitable remainder **unitrust** pays a **fixed percentage of the trust's value**. The greater the value, the greater the payment — a possible hedge against inflation.

The minimum for a charitable remainder trust is \$100,000. The payout rate for either an annuity trust or a unitrust must be at least five percent. If the trust is to exist for a certain number of years rather than for a lifetime, that period cannot exceed 20 years.

Benefit Highlights

The charitable remainder trust is an increasingly popular way for donors to include Sarah Lawrence in their estate plans. Through this life-income gift, you may be able to achieve one or more of the following goals:

- Increase income from a low-yielding asset
- Reduce or eliminate income, estate, and gift taxes
- Diversify your investments
- Create a source of income for children, parents, or other loved ones
- Leave a greater gift to Sarah Lawrence than you might have thought possible

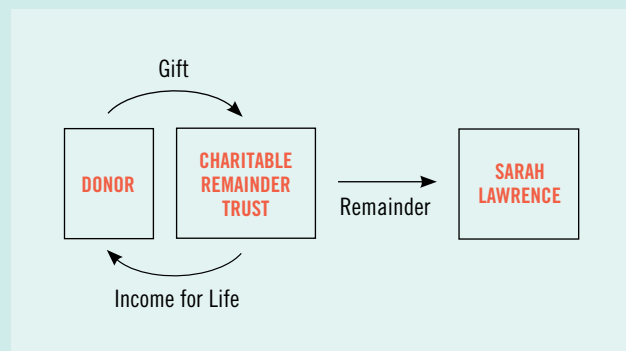
Just as with an outright gift, you can choose what the remainder will support. We hope, however, that you will consider directing your gift toward the College's greatest needs — financial aid, faculty support, academic programs, technology and library support, or campus renovation and beautification.

The William & Sarah Lawrence Society

The William & Sarah Lawrence Society honors those who have chosen to support the mission and vision of the College by including Sarah Lawrence in their estate and financial plans. Membership in the William & Sarah Lawrence Society is open to those who create a charitable remainder trust or other life-income gift, who inform the College of a bequest provision in their will or living trust, or who name the College as a beneficiary of a life insurance policy, retirement plan, or retained life estate.

To set up a charitable remainder trust, inquire about the William & Sarah Lawrence Society, or obtain more information on which planned gift might be best for you, please call the Office of Gift Planning at 914-395-2543.

**Make a planned gift.
Leave a legacy that changes lives.**



For a personalized illustration of charitable remainder trusts, please call the Office of Gift Planning at 914-395-2543.