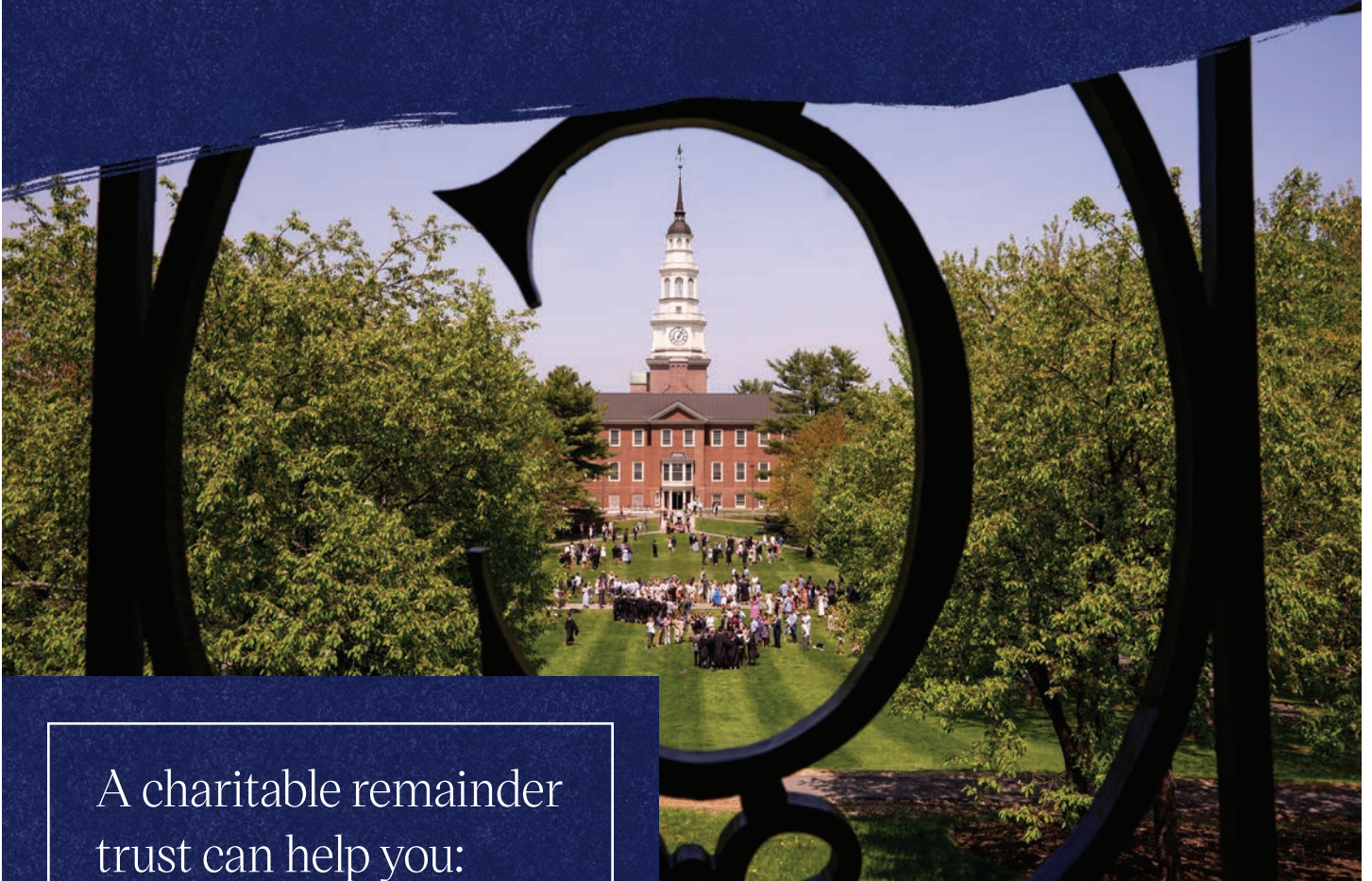


Build a strong future for your family—and Colby College—with a charitable remainder trust



A charitable remainder trust can help you:

- Create a powerful gift for Colby College
- Provide income for one or more people
- Put appreciated assets to work for you and Colby
- Increase your gift and your income over time

Discover how you can serve your financial and charitable goals and support future students of Colby College.

“Supporting Colby’s libraries and my municipal libraries has always been a priority of mine. Libraries are indispensable to any institution of learning and even in the digital age a vital community resource. Books are a central part of my life and lifelong learning. Setting up a charitable remainder trust with Colby was one way I could make a gift to support the college’s libraries while also providing retirement income for myself and a family member.” **Michael D. Wormser '59, Colby Legacy Society member**

With a charitable remainder trust, you can meet important goals for you, your family, and Colby College—all with one flexible giving instrument.

A charitable remainder trust (CRT) is established with an irrevocable gift of \$100,000 or more made in cash, securities, property, or a combination of assets. Trust payments are made to the recipients you choose for the life of the trust. At the end of the trust, the trust principal goes to Colby College.

Build a CRT that meets your unique needs:

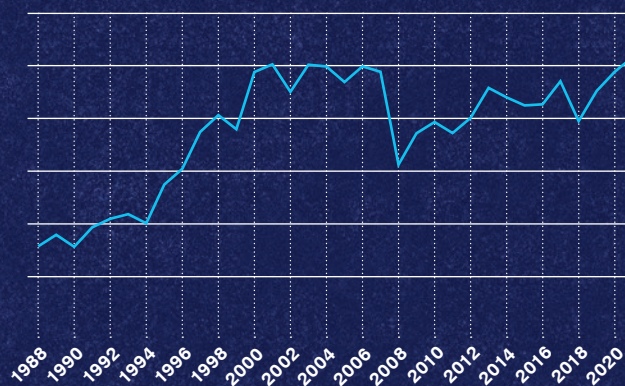
- Choose your income recipients: You select one or more income recipients; for example, you, your spouse, and/or loved ones.
- Select variable or fixed payments: Your CRT can provide payments based on a fixed percentage of the trust’s total assets valued annually, such as 5% (a unitrust) or fixed payments (an annuity trust). With a unitrust, your payments and trust principal can grow over time.
- Decide when your trust begins and how long it will run: Payments can begin when the trust is created or at a specific date in the future. Your trust can run for the lives of all income recipients or for a set number of years.
- Make a tax-savvy gift with appreciated assets: A CRT can be an excellent way to turn appreciated assets like real estate into an income-producing gift—and save on capital gains taxes.

Your CRT will have a lasting impact on you and Colby.

As many Colby alumni and friends have discovered, the CRT is a wonderful way to secure a vibrant future for yourself, your family, and tomorrow’s Colby students.

Charitable remainder trusts are invested in a variety of financial pools, giving your trust the benefit of expert trust management.

30-Year Performance (5% Unitrust Example)



This information is provided for illustrative purposes only and is not a prediction of future unitrust investment performance.



The Colby Legacy Society honors those who have arranged a planned gift, including CRT, for Colby College and helps connect them to the College with invitations to events and other opportunities. Anonymous members are welcomed.

We're here to help

The Office of Gift Planning is pleased to provide you and your advisors with information on a charitable remainder trust and other planned gifts.

Contact us at **207-859-4370** or **giftplanning@colby.edu**, or visit **giftplanning.colby.edu**.

We look forward to hearing from you!

This information is provided for illustrative purposes only and should not be considered legal or financial advice. We encourage you to discuss these giving options with your own legal and financial advisors.

Today. Tomorrow. *Always.*

Colby |

**DARE
NORTH
WARD**